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OCTOBER 2002

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Tests

PDAs
BREAD MIXES
MINCE
HEDGE TRIMMERS
COMBO BLENDERS/PROCESSORS

MOBILE PHONES

Poor customer service can cost you money

CONTACT LENSES

What's new?

Save $$$ on car insurance

Louise Sylvan, CEO

Genetically modified foods for the world's poor?

For consumers in developed nations, the key issue in GM foods is labelling. In survey after survey, all over the world, consumers consistently say they want GM food labelled — whether that's because of environmental concerns, safety questions or just in principle.

The newest push to gain consumer acceptance of GM foods is to present genetic modification as the new saviour of the world's poor. Both the global consumer movement and the majority of the overseas aid organisations have labelled the strategy naïve, potentially harmful, and a diversion from the real task of reform.

Enormous effort has gone into the issue of world poverty. Researchers are clear that the problem usually isn't a lack of food in a given area — it's an inability to pay for it. The main problem is poverty. According to the World Food Programme, there's enough food around in the world to provide for everyone. Eight out of 10 malnourished children live in places where there are food surpluses.

A big contributor to the current poverty among rural people and farmers in developing countries is the inability to compete with food imports, often from countries heavily subsidising agriculture. Throughout the developing world, farmers are leaving their land because they can't sell their produce for an adequate return.

The developed world's huge subsidisation of agricultural production, coupled with export subsidies, as well as tariff barriers and quotas — many of which are clearly directed against developing countries — is effectively exporting poverty. The total supports to agriculture in developed countries are six times all of the development assistance they provide to poorer nations.

Into this mix ride the "GM will save the world's poor" advocates. To be fair, maybe some good could come from carefully controlled modifications to crops in certain areas, but that needs to be balanced by considerations of loss of biodiversity, uncertainty as to environmental safety, farmer dependence on high-tech assistance, and persistent questions about human safety.

Fundamentally, producing more is just not where the problem is. It's just more of the same strategy that the world has been pursuing for the last 50 years, and it hasn't alleviated world poverty.

The consumer movement is a strong supporter of liberalised trade — done well, people and economies benefit from opening borders to other countries' products and services. The structural adjustments are always painful during liberalisation and need to be dealt with by government investment in training and in safety nets. Done badly, however, globalisation simply exacerbates and entrenches poverty and inequality. For developed countries to underwrite the production of their farmers — harming their own taxpayers and consumers in the process — is bad enough. When such production is then used, under the guise of liberalisation arrangements, to undermine the lives of people already living on the edge of survival is just plain unethical. GM food is a sideshow as a serious answer to any of this.

Louise Sylvan, President — Consumers International
Chief Executive — Australian Consumers' Association

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YOUR LETTERS

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

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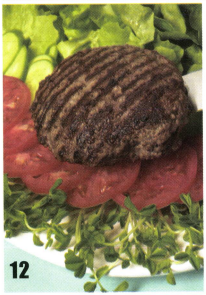

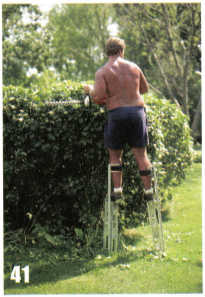

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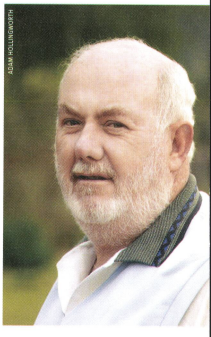
Kava subject to voluntary recall

The Complementary Health Council of Australia has urged retailers to remove kava products from sale due to concerns about links with liver problems. This follows the recent death of a woman taking kava.

Although it's been used safely as a drink in Pacific Island countries, the processes used to produce therapeutic forms of kava (taken for short-term stress relief and mild anxiety) result in higher proportions of kavalactones. And while there's no definitive evidence yet linking kava extract with liver dysfunction — especially for short-term use — health authorities in Europe and North America have withdrawn kava products from the market, pending a safety assessment.

If you've been using kava long-term, stop and wait for further advice — especially if you have any liver disorders or you're taking any medication known to affect the liver. Report any unusual symptoms to your doctor.


ADAM HOLLINGWORTH

UPDATE

PREPAID MOBILE PHONE PLANS

CHOICE, August 2002

Telstra prepaid changes

Following the publication of our article, **TELSTRA** made several changes to its prepaid services.

The **TELSTRA Pre-Paid** plan has been temporarily withdrawn from the market while the carrier sorts out some technical problems with its billing system.

TELSTRA has also abolished 'handset lock' fees for new **COMMUNIC8** prepaid customers. Our article was critical of such fees, so we're glad new **COMMUNIC8** customers will no longer have to pay $125 if they want to change to another network within two years. We don't understand, though, why **TELSTRA** hasn't extended the same treatment to its existing customers.

Dialling emergency

A reader of the article pointed out that GSM mobile phone users can dial 112 in an emergency, as well as 000.

According to **VODAFONE** and **TELSTRA**, all GSM mobile phone service providers in Australia were legally required to introduce 112 as an emergency number to comply with the international GSM standard. Under the standard 112 is the emergency number all over the world if you have a GSM mobile, and it works even without a SIM card. So if you have a GSM handset you can dial either 112 or 000 to connect to emergency services in Australia.

If you have a CDMA mobile, you don't have 112 as an emergency preset number, so you have to use 000.

HEALTH FUND PLACED IN ADMINISTRATION

The Private Health Insurance Administration Council (PHIAC) has appointed an administrator for IOR Australia. However, the health fund's operations will carry on as normal and benefits will continue to be paid. The administrator is reviewing the health fund's financial position; the options under consideration include a rate increase or a merger.

Members of IOR Friendly Society won't be affected by the decision to place the health insurance arm into administration.

For more information, contact IOR on 1800 005 662.

LOOKS LIKE A SPORTS DRINK, BUT ...

That depends on your point of view. If you're an adult, or a child who can read, it's a mouthwash — it says so on the label. But to a toddler or child who can't read, it looks pretty much like a sports drink, bottled in the familiar pop-top container with pictures of sports people. And with 12% alcohol (about the same as wine), this mouthwash ain't for drinking.

Gimmicky packaging can be fun and has its place, but when the contents could be dangerous for kids it's another matter.

SIMMS MORAN

FIGHT FOR YOUR RIGHTS!

CHOICE's Consumer Services department often deals with unfortunate cases of people being misled and sold dud products. One recent case demonstrated how important it is to know your consumer rights when buying, and to stand up for them.

A concerned CHOICE reader, Barry Scott of Leonay, NSW (left), emailed us for advice about a situation with an expensive boat trailer he'd purchased. "I bought this trailer in the belief that it would be suitable for use in the normal way: drive it into the water to launch and retrieve my boat," he wrote.

But after only six weeks of use the trailer began to rust. In response to his letter of complaint, the trailer's distributor revealed that the trailer wasn't suitable for use in water, saying this was stated in the trailer's marketing material.

When Barry bought the trailer, however, the dealer didn't tell him this, and also didn't provide any marketing information containing this claim. This left him with nothing to do but take the matter to the Fair Trading Tribunal and defend his own case.

Consumer Services advised him of a basic consumer right that the trailer didn't comply with: that goods purchased must be fit for the purpose of use. In this situation the boat trailer couldn't be used for its expected purpose of launching and retrieving a boat because it couldn't be used in water.

The company also failed to disclose the limitations of the product at the time of the sale. Checking the trailer's profile on the company's website, we similarly found no warning of the trailer not being suitable for use in water.

Armed with this advice, Barry argued the matter successfully in the Fair Trading Tribunal, getting the complete trailer cost and registration expenses refunded.

For more information on consumer rights you can contact CHOICE Consumer Services on (02) 9577 3399, send an email to ausconsumer@choice.com.au or visit our website at www.choice.com.au.

CHEAP SCANNERS

Three out of 14 worth buying: not a good score.

Computer CHOICE tested 12 scanners costing under $300 for its September 2002 issue, and has just updated the test with two **HP** models that weren't available for the original test.

The majority of the original 12 weren't impressive, but the overall performance of the **HEWLETT PACKARD Scanjet 2300c** and **Scanjet 3500c** is much better.

The **HPs**' major failing is with optical character recognition (OCR), where they lost the footer on our test document. OCR is useful for copying long documents that you need to modify using word processing software. If you're looking for an OCR scanner the **ACER/BENQ 3300U, ACER/BENQ S2W 5300u** and the **DIAMOND VIEW DV650U** were the best.

Although the **ACER/BENQ 3300U** managed 'good' scores for ease of use, performance and OCR, it was eclipsed overall by the **HPs**. They both got 'very good' scores for ease of use and were as good or better performers for scanning all the images in the test. The **UMAX Astra 3400** also performed quite well with colour photos.

Speed can be a factor if you've a lot of scanning to do and most of the scanners in the test could manage an A4 page in around one minute. The **CANON CanoScan D1250U2** and **EPSON Perfection 1250 Photo** took two and a half and three and a half minutes respectively, while the **GENIUS ColorPage-HR6X** needed over five minutes and the **CANON N640P ex** a whopping 10 minutes.

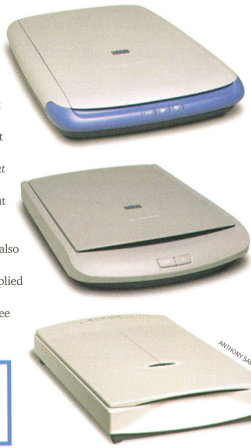
The times for the last two were reduced to 1 min 40 sec and six minutes respectively after we changed our computer's BIOS settings. But BIOS settings aren't easy to access and we don't recommend touching them if you're not absolutely sure of what you're doing.

The three scanners in the *What to buy* list below are quite good performers at reasonable cost, but we still think this market can do better overall.

September *Computer* CHOICE also tested 15 photo-editing software products, including all those supplied with the scanners in this test. To subscribe, call 1800 069 552 or see page 49.

WHAT TO BUY

HP Scanjet 3500c	$249
HP Scanjet 2300c	$169
ACER/BENQ 3300U	$129



Once-a-week workout keeps the elderly strong

As we age our muscles tend to lose bulk and become thinner and weaker. This can develop into a vicious cycle — as they become weaker, we use them less, and they become weaker still. Reduced weight-bearing activity also affects our bones, making them thinner and more brittle. These two processes can be a dangerous combination — weaker muscles make us less steady on our feet and more prone to falls, with bone fractures more likely.

Studies have shown that if older people do regular muscle-strengthening exercise they can lessen the risk of falls and fractures. The good news, according to September *CHOICE Health Reader*, is that after building up your muscle size and strength, you only have to work out once a week to maintain the benefits.

It reports on a study where a group of ten 70-year-old men who hadn't been exercising undertook a weight-training program three times a week for 12 weeks. At the end of the training period, their muscle size and strength had improved by an average of 50%. Half the men then stopped the exercise program, while the others continued for six months, but dropping down to once a week.

The men who stopped regular exercise experienced significant loss of muscle strength and size, but were still better off than before the initial training. The men who continued it maintained muscle strength and size. This suggests that once you've built up your muscles with some more intensive training, you can lighten the load to once a week, freeing your time for other (preferably healthy!) pursuits.

Also in this issue of *Health Reader*:

- While parents of small babies might enjoy having them in bed with them, it's a dangerous practice and could lead to the child's death through crushing, suffocation or strangulation.
- The presence of high insulin levels in overweight and inactive people may increase the risk of certain cancers.

If you'd like to subscribe to *Health Reader*, call us on 1800 069 552.

WORLD CONSUMER SNAPSHOT

SCARY FAIRY

Austrian *Konsument* reported recently on a strange consequence of EU law — absinthe is back. The bitter, high-percentage spirit (60–70%) was popular in the 19th and early 20th centuries, and killed many — it was banned in Europe (except the UK), until the EU's 'reciprocal acceptance' policy required bans to be lifted in the 1990s.

The main ingredients are alcohol, wormwood and aromatic plants. Thujone, the psychoactive extract from wormwood (said to enhance the effects of alcohol), along with the bitter glucoside absinthin, are the two ingredients responsible for absinthe's reputation as a killer.

Often referred to as the 'green fairy', sold under exotic brand names such as 'Mata Hari' and marketed online as 'I am the inspiration', it's now selling in hip bars, bottle shops and online all over Europe. Try it at your peril.

UK LIVES UP TO EXPENSIVE REPUTATION

Consumer centres in the Netherlands, Belgium, Germany, Austria, Spain, France, Finland and Sweden recently checked prices for 35 products at European Ikea stores and found wide price differences.

A corner lounge suite in Austria, for example, cost 689 euro, vs the equivalent of 1467 euro for the same one in the UK. Overall, the UK was most expensive for 21 of the products, the Netherlands the cheapest for 12 of them — though getting the furniture back home on the ferry could be a bit of a hurdle.

DON'T WASH TOO MUCH

Researchers from the University of Tübingen (Germany) recently discovered a natural antibiotic that protects our skin from fungus, diseases and germs: the peptide dermcidin, produced by the body's sweat glands.

According to German *Test* magazine, sweating produces quite a lot of dermcidin on the skin surface. It's particularly effective against *E coli* bacteria, the yeast fungus *Candida albicans* and the skin germ *Staphylococcus aureus*.

Skin's acidic pH-value was previously thought to be its main defence against diseases. Dermcidin's discovery may explain why very clean people can be susceptible to skin infections and eczemas.

The body produces other natural antibiotics when necessary, such as to help with injuries or inflammation, but dermcidin is always present. However, since showering doesn't prevent you sweating for the day, it's fine to keep it regular — especially if you're working closely with others!

yourletters

ANTHONY DAWES

The Subaru Impreza's 'temporary spare' wheel — not very handy for an off-road vehicle (see below).

Temporary spare

In your May article on tyres you mentioned that some car models have an emergency space-saver spare tyre instead of a full-size one. You failed to point out, however, that some car manufacturers use the euphemism 'temporary spare' to hide the fact that the spare wheel is narrower than the other four.

I bought a Subaru Impreza recently. The specifications noted that it had a 'temporary spare'. The sales agent showed me the spare wheel, but didn't mention that it was narrower than the rest. It wasn't until about a month later that I discovered in the driver's manual that the 'temporary spare' didn't match the rest.

As you say in your article, you should only drive on it for a short distance to get you home or to the nearest tyre fitter. But the Subaru is advertised as an ideal off-road car, so after a puncture you may have a 100+ km drive on the odd wheel at less than 80 km/h.

Incidentally, my 'temporary spare' is not a space saver. If I pay an additional $481 Subaru will supply a full-sized steel wheel that'll fit into the spare wheel well. For $957 I can get an alloy wheel that'll match the rest in size and appearance, and also fit comfortably into the well.

I can only recommend that any new car buyer ask for exact details of the spare supplied and not be misled by a euphemism.

David Fopp
O'Connor, ACT

Subaru confirmed a 'temporary' tyre was fitted for price and weight reasons. A full-size spare wouldn't just increase the car price but also its weight, which would probably add to your fuel costs as well.

What else to look for in coolers

Your December 2001 report on coolers didn't touch on some important features for people who use one a lot. Living on the Gippsland Lakes I spend most of summer on the water or beach, so coolers are an essential daily tool. Here's what you forgot:

In addition to keeping stuff cool, they must:

- Double as a seat. All right, I know that's not their primary purpose but, as all boaters and campers know, that's what they're inevitably used for. So the handle must either fold down or the top be reversible, robust and fit snugly upside-down as well as right-way-up, so you can sit on it.
- Be tall enough to fit opened white wine bottles standing upright with the cooler's lid on.
- Be wide and long enough to accommodate six-packs of stubbies without having to repack them individually.
- Have rounded internal corners for cleaning.
- Have abuse-friendly handles that don't snap when thrown against engine boxes and car boots.

Steve Hall
Paynesville, Vic.

All true — sorry we didn't cover it all. But we're fairly confident you could sit on the five hard plastic coolers we tested, and we did say which coolers could fit a 2 L soft-drink bottle upright, which may be at least a guide to the wine bottle question — after all, not all 750 mL wine bottles are of the same height.

THUMBS UP!

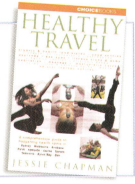
- Daniel Gruber, of Caulfield South, Victoria, commends two companies for their superior customer service. In both cases he had lost his purchase receipt, but **Hewlett Packard**'s repair centre nevertheless repaired his printer free of charge within a few days and delivered it back to his door with new colour and black ink. And **Brita Australia** staff went "out of their way to assist" him when his water filter started leaking.
- Gwenda Hunter, via Internet, gives a bouquet to the **Australian Geographic Shop** in Parramatta because it twice replaced a compass that had a small bubble in the liquid. The shop also phoned her twice just to check whether she'd received the item and whether it was OK — "Excellent service for a not terribly valuable item returned a long time after purchase."
- Tania Weston, of Joondalup, WA, commends **Hoover Appliances** for "outstanding service" beyond her expectations. The company replaced her nearly two-year-old washing machine after she complained it wasn't performing as well as she'd hoped for lint removal.

LETTER OF THE MONTH

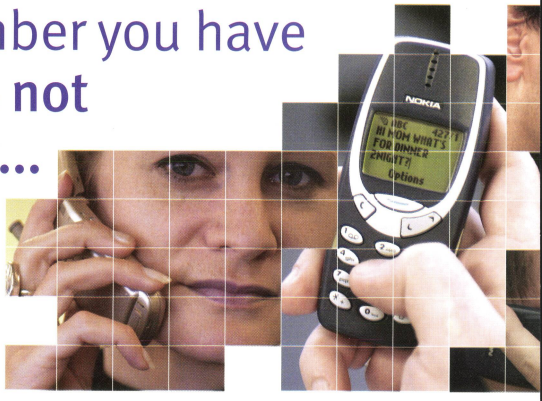
We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs.

To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, David Fopp of O'Connor, ACT, receives *Healthy Travel*, or any other book of his choice from the catalogue you received with this issue.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.



The number you have called is not reliable ...



You can't trust the information provided by mobile phone customer service centres.

IN A NUTSHELL

- **Mobile phone company** *customer service reps can't always answer even simple questions — our anonymous caller received incorrect answers to very basic questions one third of the time: not an acceptable standard.*
- **Customer service** *operators also often failed to give our caller critical information about fees and call costs. This is particularly worrying because customers can (and often do) enter contracts over the phone.*
- **We'll be contacting** *the Australian Communications Authority to highlight some clear breaches of the industry code covering customer information on prices, terms and conditions.*

The wrong telephone service contract could end up costing you more than you bargained for. That's why it's important to get accurate information before you commit yourself to any particular service provider or plan.

It's not unreasonable to expect you can trust the information provided by phone company customer service representatives. But our test of the accuracy and completeness of the information they provide revealed many incomplete and potentially misleading responses.

If you're lucky enough to talk to a competent operator and you know the right questions to ask, you may very well get all the information you need. But it's the luck of the draw. Some operators have poor product knowledge. They give incomplete or incorrect answers about how much their services will cost.

In too many instances, it was what the operator *didn't* tell our caller about particular plans that could have caused them the most harm. An overwhelming failure by operators to disclose monthly fees could've ended up costing our caller hundreds of dollars extra in a year.

Not a big ask

In order to determine whether phone companies give accurate and complete information to consumers, we undertook a 'shadow shop' (meaning we called anonymously) of the main mobile phone company call centres. We rated the companies on the accuracy of information provided by their call centre staff.

A caller in Sydney rang the call centres at intervals throughout business hours. Each company was called about 14 times, giving a total of 83 calls.

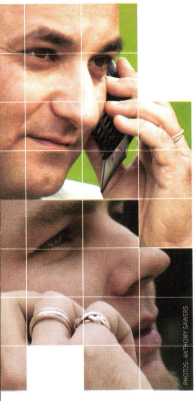
Each customer service operator was asked for very basic information about a particular commonly used call plan: three simple questions about peak and off-peak calling times, call rates and the minimum cost of a call. This is basic product information we'd expect any customer service operator to know, or have instant access to.

Beforehand we asked each company — this time as CHOICE — to give us official answers to our questions. We scored the information given by customer service operators against those official company answers.

The simple, straightforward nature of our questions meant we expected operators to give correct answers all the time. We also expected them to volunteer without prompting critical information about their fees and call costs that a customer might not think to ask — particularly information related to our basic questions, and if leaving it out might mislead the caller.

We considered it a very poor outcome if the operator couldn't give at least half the correct answers to our basic questions. An operator had to answer all these questions correctly to be deemed very good. Likewise, a failure to volunteer critical information that would add to the cost of plans was deemed very poor.

The profiles on pages 10–11 encapsulate our results. They reveal some serious customer service shortcomings within the telecommunications industry



Questions to ask

Be well armed before you contact a phone company call centre. Use the following questions as a checklist to ensure you come away with all the information you need. Don't leave it to the operator to tell you what you need to know.

Identify the plan you're interested in before you make the call. If you can, check the information you receive against the company's website or with a sales rep — just to make sure the story doesn't change. In fact, we think it's dangerous to enter a mobile phone contract over the phone. See a written contract first and take the time to fully understand costs and service conditions before signing up.

- Do you have a one-off start-up fee? If yes, how much?
- Do you have peak and off-peak rates? If yes, what are the time bands for peak calls and off-peak calls?
- What are your peak and off-peak rates? If you have one flat call rate, what is it?
- What are your rates for SMS?
- What are your rates for voicemail?
- Do you bill calls per second or in 30-second blocks?
- Do you have a flagfall (call connection charge)? If yes, how much per call?
- Do you have any ongoing or minimum monthly charges? If yes, what are they?
- Do I need a CDMA or GSM mobile phone to use your service? Do any limitations apply to the service?
- What discounts/specials do you offer with this plan?
- What exit fees/penalties will I be charged if I want to change to another plan before the contract period expires?
- Any other charges — for example, late payment fees, direct debit, paper bills.

that need to be addressed urgently. Our results indicate that the companies are failing to provide customers with "clear, accurate and complete information" about the products they're purchasing, even though their own industry code of practice requires them to do so. We'll be asking the Australian Communications Authority to use its powers to ensure that companies comply with the code, and we'd like to see several key clauses in the code strengthened.

Key findings

Two-thirds of the operators gave correct answers to our basic questions on call costs. However, in most cases that's all they did.

The ability or inclination of customer service operators to tell potential customers about critical plan fees and features *without* being asked is poor. We'd expect all phone companies to train their customer service staff to meet the basic requirements of giving customers accurate and complete information.

Most operators failed to seek more information from the caller or to mention other critical information about the plans. Only 14 of the 83 operators spoken to got full marks by answering all questions correctly and telling us about other critical plan costs.

All six companies were, therefore, found to be very poor at volunteering information about:

- Initial connection fees.
- Sometimes expensive monthly service fees and other ongoing fees. Some operators even seemed to misrepresent a minimum monthly charge as a dollar value of 'free' calls per month — not a straightforward explanation of costs at all. In light of this, all the companies urgently need to review their call centre practices.

On the plus side...

Our anonymous caller was asked to give a subjective rating of how polite and helpful each operator was. The good news is that more than a third of the operators were judged to be 'excellent', more than half were 'good' and only four were 'fair'. None was given a 'poor' rating.

Broader issues

Customer service is definitely a weak area in the telecommunications industry. According to the Telecommunications Industry Ombudsman (TIO), complaints about customer service have been increasing for the past four years.

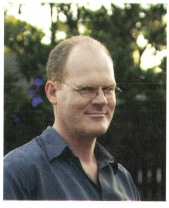
The largest increase in 2000/2001 (the latest annual report available) occurred in complaints about staff and customer service. These rose from 6.9% of all telephone service-related complaints in 1999/2000 to 15.8% in 2000/2001 .

The Australian Communications Authority needs to turn this situation around by ensuring that companies comply with their own industry code and by strengthening that code in the interests of consumers.

PHONE COMPANIES ON TEST

*We rated six of Australia's major mobile phone companies: **B CLEAR AND SIMPLE, OPTUS, ORANGE, TELSTRA, VIRGIN** and **VODAFONE**. All except **ORANGE** are nationally available; **ORANGE** offers coverage in Sydney, Melbourne and parts of NSW, and 'roams' to the **TELSTRA** CDMA network elsewhere.*

HE'LL GO NO MORE A-ROAMING



Neill Patterson of Newtown, NSW, says he's disappointed that an **ORANGE** customer service representative didn't tell him he was about to buy a CDMA mobile phone.

"If I'd been informed, I probably wouldn't have gone ahead with the purchase," he says. "I travel overseas regularly and my **ORANGE** CDMA handset doesn't allow international roaming." (CDMA handsets can't be used in most overseas countries.)

"I basically bought the phone over the phone," he explains. "**ORANGE** was running an ad that said 'dial this number to buy a phone'. So I did.

"They asked me the usual 20 questions, did a credit check, took my credit card details and sent me a box through the mail with a phone in it.

"The person I spoke to definitely didn't tell me the phone was CDMA only.

"The outside of the box said I should read the accompanying terms and conditions before breaking the seal. I did that and they said the phone was 'CDMA-compatible' but didn't explain it was no good for international roaming.

"I thought I was getting a digital phone like everyone else's — a GSM that was CDMA-compatible. They didn't tell me everything I needed to know," he says.

Must do better

Our shadow shop findings, along with our ongoing policy work, data from the TIO and our understanding of the Australian Communications Authority's registered industry code, all indicate that the telecommunications industry urgently needs to improve its customer service track record.

Staff are sometimes ignorant of the contracts and products sold and of their obligations to disclose information under basic contract law. This is particularly concerning because, according to the TIO, consumers are in a position where they can (and often do) enter binding contracts to buy phone services over the phone.

Call centre staff often seem unable to deal with consumer problems and complaints. The Communications Authority is currently investigating industry complaints-handling practices and CHOICE will be keenly watching the outcome and action from this.

However, it seems clear the area of consumer complaints could be improved if people were given reliable information about pricing, services and contracts in the first place. Call centres should adopt a much more responsible approach to volunteering key information on fees and service features — particularly if its omission could be misleading and end up costing the consumer.

We agree with the TIO's position: "While there is an obligation on consumers to read the terms and conditions of any contract they sign, there is equally an obligation on the industry to ensure that salespeople are trained in their responsibilities to provide accurate consumer information." ■

Profiles

B CLEAR AND SIMPLE

SUMMARY

- Eight out of 14 operators gave correct answers to questions, but only two received full marks for also volunteering important information.
- All mentioned flagfall (call connection charge) without prompting. However, three didn't include it as part of the minimum call cost, even though they'd mentioned it earlier in the call.
- Eleven operators failed to inform our anonymous caller that the plan included a minimum monthly charge; five told her she'd get a certain value of free calls without identifying a corresponding minimum monthly charge.
- One gave answers that related to a totally different plan. Others confused call rates.

VERDICT

It's extremely poor that 11 operators didn't disclose the monthly charge. And those operators who implied the plan came with an amount of free calls but didn't mention the monthly charge potentially misled our caller.

TELSTRA

SUMMARY

- Nine out of 14 gave correct answers to our basic questions. Only four got full marks by telling our caller about the minimum monthly fee.
- Only four operators mentioned flagfall without prompting.
- Other operators failed to explain calls were billed in 30-second blocks, confused rates, didn't mention or fully explain peak and off-peak times, or didn't correctly explain the minimum call cost.
- Two of the four operators who mentioned free calls failed to explain there was a minimum monthly charge.

VERDICT

Overall good result for the basic questions, spoilt by some sloppy answers, incorrect rates and information on the wrong plan. Another weakness was their failure to explain flagfall and include it as part of the minimum call cost. And, again, it's unacceptable that the caller wasn't told about the minimum monthly charge and was potentially misled about 'free' calls.

OPTUS

SUMMARY

- Nine out of 14 answered our specific questions correctly, but only one got full marks for doing that and mentioning the minimum monthly charge. Another almost got full marks but quoted the call rate as 26 cents per 30 seconds instead of 26.4 cents.
- One operator was given zero for quoting rates that belonged to a special offer, not to this plan.
- Only two out of 15 operators explained the minimum monthly charge, but two others said there was a dollar value worth of free calls.
- Two operators took extra time and care to explain plan features.
- Nine mentioned flagfall before being asked.

VERDICT

Good result for our basic questions but, again, it's unacceptable that only two operators out of 15 told our caller about the minimum monthly fee, and it's potentially misleading that two didn't mention the fee while implying the caller would receive a certain value of free calls.

ORANGE

SUMMARY

- Ten out of 13 operators provided correct answers to our basic questions, although only four did this *and* told the caller about the monthly fee.
- All except one operator mentioned flagfall without being prompted.
- Only one operator mentioned the need for a CDMA phone.
- Only five mentioned the monthly charge.
- Other mistakes included incorrect flagfall costs and confusing information about minimum call costs.

VERDICT

A good result in terms of answering our basic questions, but the failure of all but one operator to explain that **ORANGE** operates on a CDMA network and that you'd need a CDMA phone is very poor. Over half the operators failed to mention the ongoing monthly charge.

VIRGIN

SUMMARY

- Only half the operators answered all our basic questions correctly, and only two out of 14 managed to get full marks.
- Ten didn't tell our caller about the plan's minimum monthly charge. Two told her she'd receive free calls without linking them to the minimum monthly charge.
- Eleven could tell our caller of bonuses and incentives to join, but most still made mistakes on other simple information.
- Three didn't mention flagfall, even when asked.
- Other mistakes included not giving peak and off-peak times and not explaining minimum call cost properly.

VERDICT

Once again, the failure of operators to tell us about the ongoing fee is unacceptable. The inability of half the operators to answer our basic questions correctly is also poor.

VODAFONE

SUMMARY

- All operators answered our basic questions correctly, but only one told us about the one-off connection fee and the charge for being sent a paper bill. Nine explained neither. (The plan we asked about has no ongoing monthly fee.)
- Most were keen to point out the plan's good points.
- Most operators were said to give excellent service.

VERDICT

A good result in terms of the operators' ability to answer our basic questions. However, **VODAFONE** operators still failed to provide people with information that we consider essential in order for them to make a sound purchasing decision.

WHAT MAKES A GOOD PHONE SERVICE CONTRACT?

Find out by reading our Checklist of fair and unfair contract terms. *We've put it together in conjunction with the Consumers' Telecommunications Network, the Communications Law Centre and the Consumer Law Centre of Victoria. It sets out a number of principles that form part of any fair contract. If you come across a contract that doesn't fit the checklist description, think twice before signing. For a copy, phone our Consumer Services department on (02) 9577 3399 or go to www.choice.com.au and type 'phone contracts white list' (or 'black list') in the search box.*

Minced words

Premium, lean, best, choice, gourmet — just some of the words used to describe mince. Do they mean anything?

ANTHONY SAWERS

IN A NUTSHELL

- **The words used** *to label mince don't seem to mean anything consistent at all, though labels suggesting a lower fat content ('lean', 'diet') were mostly on mince with less than 10% fat.*
- **A higher price** *can be an indicator of lower-fat mince, but again it's not consistent, so there's no guarantee.*

A staple on many a dinner table, mince is a versatile ingredient that can be used as the basis for countless dishes. If you want to buy low-fat mince, are the words used to describe it any guide?

To find out, we bought 86 samples of beef mince from supermarkets and butchers and tested them for fat content.

By any other name ...

Many descriptors for mince are no help at all when you're looking for low-fat (or any real indication of quality). Some examples:

- Premium mince — the fat content ranged from 7% to 17%.
- Gourmet mince — ranged from 3% to 15%.
- Top mince — from 3% to 20%.

Fortunately, mince labelled 'lean' or 'diet' was generally less than 10% fat, so that can be a guide. But we found one 'lean' sample with 14% fat, so it's not infallible.

Names like **COLES Extra Trim** and **WOOLWORTHS Heart Smart** also suggest lower fat. The six samples of **Extra Trim** we tested ranged from 6–11% fat and the seven samples of **Heart Smart** from 5–8%. Fat in mince isn't an exact science — even if a butcher were aiming for a certain percentage you might expect a small variation of a few per cent either side. So these supermarket brand names also seem to be a reasonable guide to fat content.

The current food standards code says mince described as 'lean' should be 10% fat or less. Unfortunately the new standard, due to come into force at the end of the year, doesn't have any requirement for the use of the term 'lean' or 'low-fat'. It only says that if the fat content is referred to, the amount of fat must be shown on the package, displayed near the mince, or be available if you ask.

This may well make these terms even less reliable than they are now. What we often found when buying was that the actual fat content could be poles apart from what was on the label or what the butcher told us. The highest-fat mince overall was called 'best' and was 25% fat; the butcher told us it was 10% — a very significant difference for anyone watching their fat intake. One mince quoted as being 96–97% fat-free was 12% fat; another claiming to be 8% was in fact 15%.

While terms such as 'lean' or 'trim' aren't covered in the new regulations, 'low-fat' is covered in a voluntary code of practice for nutritional claims: it's 3% or less. We found just one sample of mince that qualified. It was called 'gourmet' and was 3% fat, but claimed to be 1%. The one mince we found called 'low-fat' was over the limit at 5%.

It would be good to see state health departments carrying out more frequent spot checks of fat claims vs actual fat content.

Is price any indication?

Our results suggest that the more you pay for mince, the more likely it is to be lower in fat, but again there were exceptions, so it's no guarantee. For example: the 'premium' mince at $9.49 a kilo with 17% of expensive fat.

Can you tell by looking?

What about just looking at the mince — surely you can pick fatty mince from lean?

Unfortunately, according to a survey we conducted last time we tested mince, that's not so easy either. We asked 13 people to visually rank by fat content five samples each of finely ground and coarsely ground mince, and another set of a mixture of both.

The results indicated that it's possible for some people, some of the time, to make a reasonably accurate judgment of how fatty different mince samples are by sight alone, but it's a judgment that's prone to error, and one that'd be a lot harder in a shop without the direct comparisons to refer to.

The finer the mince is ground, the more difficult it is to assess. Eleven of the 13 panellists thought mince samples that were finely ground had less fat than the coarser mince. Fat's less visible when it's finely ground and distributed throughout the mince, as opposed to larger lumps in coarsely ground mince.

Add a hint of sulphur dioxide ...

Sulphur dioxide (SO_2) is a chemical that can be (illegally) added to beef mince to make it look fresher than it is — it makes the mince look bright red, not the brown colour of old mince.

Not only is this misleading, it's potentially dangerous as well. Some people, especially those with asthma, are very sensitive to SO_2, and for a few it can cause a potentially deadly reaction. While it's legally added to some products, including wine and dried fruit, they're clearly labelled. When it's added illegally it's a game of Russian roulette for people who are sensitive to it, as there's no indication that it's present.

The good news is that we found SO_2 in only two of the 86 mince samples tested. The positive samples were from separate independent butchers. It's possible our finding is a reflection of buying the mince samples early in the week. Other tests conducted by the lab that analysed the mince suggest there may be a greater tendency to add SO_2 later in the week in order to make the meat look good over the weekend.

Mince with added SO_2 has an orange hue, rather than red, but it might not always be obvious to an untrained eye. If you suspect the mince you've purchased has had SO_2 added, you can contact your state health department for further investigation. Keep a frozen sample of the mince for testing.

While minced meat can't legally have SO_2 added, sausage mince can, so that's worth remembering if you buy rissoles or hamburger patties, which are often made from sausage mince. Some other processed or fermented meats are also allowed to contain certain levels of SO_2. If you're sensitive to it, ask the butcher, or check the ingredients list for preservative 220.

So what can you do?

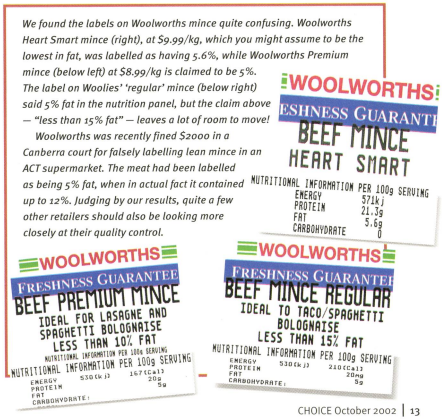
There are no guarantees (and the situation is likely to get worse when the new regulations come into force), but buying mince labelled with a low-fat name seems to give you a better than even chance of it having less than 10% fat. Buying more expensive mince increases your chances too, but unfortunately our experience suggests you can't rely on fat content labels or even what a butcher tells you. It's a pretty poor situation for consumers and could even have health effects if your family eats a lot of mince.

You can lower the fat further when cooking mince by draining off some of it as it cooks, and patting the mince with scrunched-up paper towel once it's cooked (the towel will absorb more fat if it's scrunched).

Perhaps better still, get to know your butcher and ask them to mince a lean cut of meat of your choosing on the spot — or get yourself a mincer and mince trimmed, lean cuts of meat yourself.

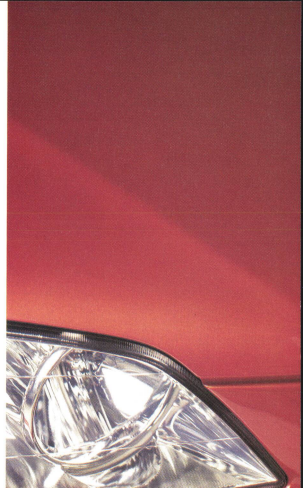
We found the labels on Woolworths mince quite confusing. Woolworths Heart Smart mince (right), at $9.99/kg, which you might assume to be the lowest in fat, was labelled as having 5.6%, while Woolworths Premium mince (below left) at $8.99/kg is claimed to be 5%. The label on Woolies' 'regular' mince (below right) said 5% fat in the nutrition panel, but the claim above — "less than 15% fat" — leaves a lot of room to move!

Woolworths was recently fined $2000 in a Canberra court for falsely labelling lean mince in an ACT supermarket. The meat had been labelled as being 5% fat, when in actual fact it contained up to 12%. Judging by our results, quite a few other retailers should also be looking more closely at their quality control.



Buckle up

How to find the right car insurance and save dollars.



IN A NUTSHELL

- **We surveyed 20 car** *insurance companies for their premiums and the cover level of their comprehensive policies, and asked CHOICE subscribers how satisfied they've been with them.*
- **You can easily save** *hundreds of dollars by shopping around for your car insurance. The quotes for our scenarios showed average differences between the most expensive and cheapest policies in all states to be around $300 for claim-free adult drivers; over $650 if you've made a claim; up to $1300 or more for a family with a young driver; and more than $1700 for a young driver alone.*
- **To make savings** *like these, read* Company ratings state-by-state, *page 17, and then phone three or four of the companies indicated as best for you in your state's table (pages 18–20).*

There are a number of different types of car insurance. The most basic is compulsory third-party (CTP or 'green slip' insurance), which provides essential cover in case you injure someone while driving. It's required throughout Australia when you register your car.

If your car is fairly old and not worth much you may think taking out CTP is enough. However, it won't cover you for damage you may cause to other people's property — such as if you're unlucky enough to run into a Rolls. Your options are:

- The least expensive cover is **third-party property**. It covers you for the damage you may cause to another car and usually includes limited cover for damage caused to your car by an uninsured driver.
- The next step up is **third-party property, fire and theft**, which also covers you if your car is stolen or burnt.
- This article mainly deals with **comprehensive** insurance. It's the best cover option but also the most expensive. It includes the cost of crash repairs or replacing your car, even if you're at fault.

KNOW WHAT'S COVERED

All the policies we looked at offer good comprehensive cover for accidents, theft, natural events (such as flood or hail), malicious damage and vandalism.

Most policies also offer some extra features. Some of the important ones are:

- **Car hire if yours is stolen**: Most of the policies we looked at provide for hiring a similar car if yours is stolen. It's usually limited to a set amount of time, generally 14 days (sometimes with a daily limit of $40 to $75), or an overall dollar limit between $250 and $1000. See *Policy features*, page 22, for details.
- **Car hire if you're in an accident**: Some companies offer this as an option you pay extra for. You generally get 14 days' car hire (see *Policy features*).
- **Emergency cover if travelling:** If an accident happens and you're more than 100 km from home, many insurers offer an amount to cover travel and accommodation or returning the car home, either as part of the policy or through roadside service that comes with the policy. This cover is usually limited to an amount such as $500 in total and there may also be additional conditions — for example, it may only be available if the driver is hospitalised.
- **New car:** You get a new car inclusive of all on-road costs if you recently bought your car new and it's a total loss. Most policies cover this for the first 12 months it's registered. CGU, SUNCORP METWAY and WESTERN QBE may extend this cover for more than 12 months under some conditions.
- **Legal liability:** $10–25 million cover for other people's property and legal costs.
- **Personal property**: If your personal property in the car is damaged, for example during an accident, most companies include its replacement in the claim. It's important to check the exclusions, though: some may only pay if it's damaged in an accident but not if your car is stolen, most don't cover cash, and they all have a limit — from $50 per item up to $500 in total.
- **Cover for a substitute car**: The great majority of companies we looked at give you third-party property cover if you're driving a substitute car while yours is off the road, such as a car on loan from a mechanic. However, tell the insurer if this is happening, as sometimes it's only covered if you notify them.

LUTE MIKSARAMI

WHAT'S EXCLUDED?

Your policy usually doesn't cover mechanical, structural or electrical failures not caused by a crash, or damage because the car is old, poorly maintained or rusty.

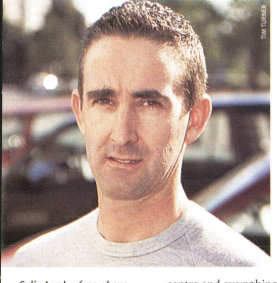
Damaged tyres are usually not covered (unless it's in an accident or other insured event), and if an accident is caused by a puncture or blowout, it's likely the insurer will pay for the damage done but not the cost of replacing the tyres.

Other common reasons for your car to lose its cover are if it's deemed unroadworthy, or the driver is unlicensed or driving under the influence of alcohol or other drugs. This can include medication, such as for anxiety attacks. Under some policies, these exclusions apply even if you didn't know the driver was unlicensed or under the influence of alcohol or drugs, or didn't agree to them using the car.

IF YOU HAVE AN ACCIDENT

If you have an accident, you'll need to let the insurance company know immediately. Most have a 24-hour hotline that can also help you organise towing or lodging a claim. If your vehicle is left unattended after the accident any additional damage may not be covered. Depending on which state you're in and/or the amount of damage, you might also be required to contact the police. While you're at the scene, record:

- The make, model, registration number and insurance company of each car involved.
- Contact details and licence number for all drivers and details of anyone injured and any witnesses.
- Details of any other property damaged.



TIM DUNCK

Colin Lawlor (see above right) was able to choose his own repairer, but the hassle involved in doing so gave him a less than rosy opinion of his insurer.

IF YOUR CAR NEEDS REPAIRS

If your car isn't drivable, some insurers allow limited **emergency repairs** up to $500.

You need authorisation from your insurer before any other repairs. If your car needs towing some insurers give you a voucher for a taxi home.

- Most policies offer a '**free repair service**': usually, you take your car to an assessment centre and everything is done for you from then on; you'll be notified when it's ready. See *Policy features,* page 22.
- **Who decides**: If you have a specific repairer you'd like to use, look for an insurer that lets the policyholder decide where the car is repaired; see *Policy features.* However, you might have to organise quotes yourself and the insurer usually only gives a guarantee if you use one of its recommended repairers

When Colin Lawlor from Melbourne was involved in an accident, he wanted to get his car repaired by a workshop that he knew did very high-quality work, but wasn't one of his insurer's recommended repairers.

Colin organised a quote from his repairer and another from a recommended repairer that turned out to be more expensive than the first quote.

While the insurer allowed him to use his repairer it told Colin he would have to assume responsibility: arranging everything including the insurer's inspections and dealing with the repairer himself, keeping the insurer informed along the way, right down to paying the repairer himself and having to seek reimbursement from the insurer.

"I was led to believe when I took out my policy that I could use any car repairer, but I wasn't informed of the adverse conditions that would be imposed on me if I chose to do so," says Colin.

SAVE ON YOUR PREMIUM

The higher risk the insurer considers you to be, the more it charges you. Risk is affected by:

- The make and model of your car.
- The age and driving history of all regular drivers.
- Location: not all companies treat each suburb or town the same, so it pays to shop around.
- Usage: private or business.
- Finance: most insurers impose a higher premium if the car is being used as security for a loan. If you have a personal loan for it that's unsecured you may get the normal premium.

Other than shopping around, there are four ways to save on the premium:

- Excess.
- No-claim bonus.
- Restricted drivers.
- Discounts.

Excesses

The excess is a fixed dollar amount that you'll pay on most claims. Most companies have excess options that allow you to remove the excess altogether for a higher premium or increase it to reduce the premium.

If you're interested in increasing your excess to reduce your premium costs, don't choose one that's too high, or it'll hardly ever make sense to make a claim.

No-claim bonus

A **no-claim bonus** (NCB) can make a big difference to the premium you pay, as discounts of up to 70% are

TIP: YOUNG WOMEN DRIVERS

Premiums for young women drivers were on average 4% cheaper than those for male drivers of the same age. Some policies also offer a reduced age excess for women. They are: ***AAMI*** *in Queensland, SA, Tasmania and Victoria;* ***NRMA*** *in Queensland;* ***GIO*** *(all states but SA and Queensland).*

offered. You need up to six claim-free years to be entitled to the maximum NCB.

- **How many steps:** Check how your NCB will be affected after a claim. An at-fault claim may set you back between one and three years, depending on your policy. See *Policy features.*
- **What happens if a claim wasn't your fault?** If you can identify the driver who caused the accident you usually won't lose your NCB and also won't have to pay the excess.
- After a **windscreen** claim your NCB won't be affected with most insurers, though this is usually limited to one windscreen claim per year; see *Policy features*. However, most companies may charge you at least part of the excess unless you take out optional cover.
- Only a handful of companies leave your NCB intact if you claim after a **collision with an animal, hail damage or after theft** (to keep your NCB after a theft, you have to have an approved alarm); see *Policy features.*
- In the cases above or if you caused the accident it's very useful to have a **protected NCB.** This means it isn't affected even if you make an at-fault claim. There are huge differences in the conditions: most of the time you can only protect your NCB if you're on the highest level; while some companies do this automatically at no cost, with others you have to pay for optional cover.

After three years on the maximum NCB many policies give you free NCB protection. However, some only allow one protected at-fault claim per year, while others allow an unlimited number; see *Policy features.*

Restricted drivers

Some companies give you a discount on the premium if you nominate certain drivers only or restrict the use of your car to drivers over a certain age (usually 25).

However, if you pick this option, review it regularly at each renewal and make sure that under no circumstances does an excluded person drive your car. At best you could get hit with a high additional excess if there's an accident; at worst you may not be covered at all.

Discounts

Discounts may be based on rating factors applied to the driver, or given as a percentage discount or premium rebate once the premium has been calculated.

Discounts may be given to:

- People who have more than one policy with the same company.
- Long-term customers.
- Cars with an approved immobiliser or alarm.
- Pensioners or drivers between 50 and 70.
- Young drivers who have completed a skilled driver's course.

SAVE ON CTP IN NSW AND QUEENSLAND

In all states but NSW and Queensland, compulsory third-party insurance is provided by only one state-owned or government-licensed insurer. In NSW and Queensland it's offered by a number of insurers and it pays to shop around, as quotes can vary (we found differences of up to $200 in NSW). For a price guide for NSW go to www.maa.nsw.gov.au or phone 1300 137 600. For contact details for the insurers in Queensland go to www.maic.qld.gov.au or phone 1300 302 568.

Company ratings state-by-state

The tables rating the companies for each state start overleaf and include the following scores.

POLICY SCORE

This looks at good basic cover plus extra features:

- **General cover** (for theft, accidents, storm, flood, hail, fire, malicious damage and vandalism): 45% of the total score.
- **Conditions for the no claim bonus and excess** (such as steps back after a claim, when you'll be charged the excess and when your NCB is reduced): 20%.
- **Windscreen cover:** 10%.
- **Special features** (for example, for third-party property cover for a substitute car or cover for a new car after total loss of a recently purchased car): 10%.
- **Alternative transport cover** (such as car hire): 7.5%.
- **Emergencies cover** (such as emergency repairs and accommodation): 7.5%.

Some companies' policies have different conditions in different states, and so a different score.

CUSTOMER SATISFACTION SCORE

This shows how many CHOICE subscribers who responded to our survey said they were 'very satisfied' with this insurer. Scores aren't differentiated by state. See *What you think of your insurance company,* page 21, for more on this.

PREMIUM SCORE

The 'average' score shown is a rating of the premiums charged by the companies, based on the average of premiums for nine different scenarios (see right) for a high-risk and a low-risk area in each state and territory. Lower premiums mean a higher score.

We collected these quotes in July 2002 from the companies. All premiums were statistically analysed against the average premium in their area and allocated 33, 67 or 100 points for highest to lowest premiums. A few quotes that were found to be exceptionally high were excluded from the analysis and were rated zero. We've recommended a policy for a scenario if it received at least 100 points in one risk area in a state and 67 points in the second.

AGE EXCESS

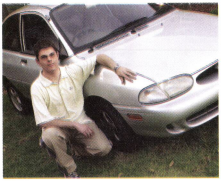
The premium score is generally based on paying the standard excess for the scenario. For younger drivers we sometimes found big differences in the excesses: for example, the highest excess for a young male driver in the ACT was $1400, while the lowest was $750. As always, shop around.

THE SCENARIOS: WHICH BEST MATCHES YOU?

Work out which scenario best fits your situation, then check the table for your state for the companies with the cheapest premiums for it (the tables start overleaf).

While these scenarios cover a wide range of people, we can't guarantee that the companies offering the cheapest quotes for them will automatically offer the cheapest quote for you — small differences in circumstance could make a difference to the premium.

However, we found hundreds of dollars' difference between premiums for all scenarios, so we're confident you'll save money if you shop around. Use the 'average' premium score as a guide and get at least three different quotes, starting with the companies that gave the best quotes for your scenario. Also check their policy and customer satisfaction scores, and see *Policy features* on page 22 to make sure they have the extras you want.

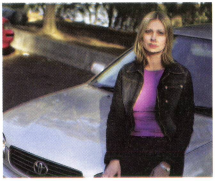


Scenario 1. Young male driver: 20-year-old man with a 1999 Ford Festiva.

Scenario 2. Young female driver: 20-year-old woman with a 1999 Ford Festiva.

Scenario 3. Family with a young female driver (parents and 19-year-old daughter) and a 1998 Holden Commodore.

Scenario 4. Family with a young male driver (parents and 19-year-old son) and a 1998 Holden Commodore.



Scenario 5. Adult driver: Couple or single person driving a 2001 Toyota Corolla.

Scenario 6. After a claim: Couple or single person who made an at-fault claim in the last six months, driving a 2001 Toyota Corolla.

SCENARIOS: ANTHONY SAWERS

Scenario 7. Older car: Couple or single person driving a 1995 Toyota Corolla.

Scenario 8. 4WD: Couple or single person driving a 2000 Mitsubishi Pajero.

Scenario 9. Pensioner: Couple or single person aged 60 driving a 2001 Toyota Corolla.

na *Not available: we didn't receive enough responses to rate this company.*

(A) *Only available for people aged 55 and over, so quotes only provided for scenario 9.*

(B) *All drivers must be over 24, so no quotes for scenarios 1 to 4.*

(C) *Driver must be at least 21 in scenario 8.*

(D) *Company didn't quote for scenarios 3 and 4.*

(E) *Available through insurance brokers.*

ACT

Insurer / policy name (in order of policy score)	Premium score: Policy score (%)	Satisfaction score (%)*	Average (%)	Cheapest for scenarios	Phone	Website
AUSTRALIAN PENSIONERS (A)	83	70	67 **(A)**		13 25 55	www.apia.com.au
ALLIANZ	81	na	80	All but 4, 5	131 000	www.allianz.com.au
WQBE Comprehensive	81	na	67	6	131 101	www.qbe.com.au
WQBE Preferred Driver **(B)**	81	na	83	5, 6, 7, 9	131 101	www.qbe.com.au
GIO	80	42	80	2, 5, 7, 8, 9	13 10 10	www.gio.com.au
CGU Excludes Drivers Under 25 **(B)**	79	42	60		13 15 32	www.cgu.com.au
CGU Standard Motor	79	42	46		13 15 32	www.cgu.com.au
NRMA INSURANCE	79	48	72	1, 2, 8	132 132	www.nrma.com.au
EIG-ANSVAR	78	na	28		1300 650 540	www.eigansvar.com.au
AAMI	77	55	96	All	13 22 44	www.aami.com.au
BUDGET DIRECT (C)	76	na	78	3, 4, 7, 8, 9	1800 724 674	www.budgetdirect.com.au
ROYAL & SUN ALLIANCE (D)	76	na	52		**(E)**	www.royalsun.com.au

For footnotes (A) to (E), see the ACT table.

(F) *Western QBE doesn't offer insurance in the high-risk suburb we specified for NSW, so the score is based on its quote for the low-risk suburb only.*

NEW SOUTH WALES

Insurer / policy name (in order of policy score)	Premium score: Policy score (%)	Satisfaction score (%)*	Average (%)	Cheapest for scenarios	Phone	Website
AUSTRALIAN PENSIONERS (A)	83	70	100 **(A)**	9	13 25 55	www.apia.com.au
ALLIANZ	81	na	67	6	131 000	www.allianz.com.au
WQBE Comprehensive **(F)**	81	na	59 **(F)**		131 101	www.qbe.com.au
WQBE Preferred Driver **(B) (F)**	81	na	67 **(F)**		131 101	www.qbe.com.au
GIO	80	42	78	5, 8, 9	13 10 10	www.gio.com.au
CGU Excludes Drivers Under 25 **(B)**	79	42	63	5	13 15 32	www.cgu.com.au
CGU Standard Motor	79	42	52		13 15 32	www.cgu.com.au
NRMA INSURANCE	79	48	80	1, 2, 6, 8	132 132	www.nrma.com.au
EIG-ANSVAR	78	na	33		1300 650 540	www.eigansvar.com.au
AAMI	77	55	89	All but 7	13 22 44	www.aami.com.au
BUDGET DIRECT (C)	76	na	72	7, 8, 9	1800 724 674	www.budgetdirect.com.au
ROYAL & SUN ALLIANCE (D)	76	na	67	7	**(E)**	www.royalsun.com.au

For footnotes (B), (D) and (E), see the ACT table.

NORTHERN TERRITORY

Insurer / policy name (in order of policy score)	Premium score: Policy score (%)	Satisfaction score (%)*	Average (%)	Cheapest for scenarios	Phone	Website
ALLIANZ	81	na	78	3, 4, 6	13 10 00	www.allianz.com.au
GIO	80	42	74	3, 4	13 10 10	www.gio.com.au
CGU Excludes Drivers Under 25 **(B)**	79	42	33		13 15 32	www.cgu.com.au
CGU Standard Motor	79	42	33		13 15 32	www.cgu.com.au
EIG-ANSVAR	78	na	33		1300 650 540	www.eigansvar.com.au
ROYAL & SUN ALLIANCE (D)	76	na	100	All but 3, 4	**(E)**	www.royalsun.com.au

HOW TO USE THE TABLES

1. Find the scenario on page 17 that best matches your circumstances.
2. Find the table for your state (Victoria and WA are on page 20).
3. In the column 'Cheapest for scenarios', find the companies with the lowest premiums for your scenario. Also note that the higher up the table a company is, the better its policy score. Some also have a rating for customer satisfaction (see right).
4. Check the policies have the extras you want in *Policy features* on page 22, then phone at least three companies for quotes.

* *Satisfaction score: This is the percentage of people who responded to our survey and said they were 'very satisfied' with their insurance company. Only companies with more than 50 respondents are included; respondent numbers for those are:*

AAMI: 674
Australian Pensioners: 80
CGU: 86
GIO: 340
NRMA: 1050
RAA: 60
RAC: 138
RACQ: 195
RACV: 338
SGIO: 81
Suncorp Metway: 153

QUEENSLAND

Insurer / policy name (in order of policy score)	Policy score (%)	Satisfaction score (%)*	Premium score: Average (%)	Premium score: Cheapest for scenarios	Phone	Website
SUNCORP METWAY	90	56	65	2, 8	13 11 55	www.suncorpmetway.com.au
AUSTRALIAN PENSIONERS (A)	83	70	67 **(A)**		13 25 55	www.apia.com.au
AAMI	81	55	74	1, 2, 3, 4, 8	13 22 44	www.aami.com.au
ALLIANZ	81	na	78	6, 8, 9	131 000	www.allianz.com.au
WQBE Comprehensive	81	na	70	6	131 101	www.qbe.com.au
WQBE Preferred Driver **(B)**	81	na	87	5, 6, 7, 9	131 101	www.qbe.com.au
CGU Excludes Drivers Under 25 **(B)**	79	42	53		13 15 32	www.cgu.com.au
CGU Standard Motor	79	42	39		13 15 32	www.cgu.com.au
NRMA INSURANCE	79	48	69	1, 8, 9	132 132	www.nrma.com.au
EIG-ANSVAR	78	na	57		1300 650 540	www.eigansvar.com.au
BUDGET DIRECT (C)	76	na	89	3, 4, 5, 7, 8, 9	1800 724 674	www.budgetdirect.com.au
ROYAL & SUN ALLIANCE (D)	76	na	45		**(E)**	www.royalsun.com.au

RACQ didn't give us the information necessary to be included in the table. Its customer satisfaction score was 51%.

For footnotes (A) to (E), see the ACT table.

SOUTH AUSTRALIA

Insurer / policy name (in order of policy score)	Policy score (%)	Satisfaction score (%)*	Premium score: Average (%)	Premium score: Cheapest for scenarios	Phone	Website
RAA INSURANCE	92	68	57		1300 884 567**	www.raa.net
AAMI	84	55	81	All but 1	13 22 44	www.aami.com.au
AUSTRALIAN PENSIONERS (A)	83	70	67 **(A)**		13 25 55	www.apia.com.au
WQBE Comprehensive	82	na	72	1, 2	131 303	www.qbe.com.au
WQBE Preferred Driver **(B)**	82	na	93	5, 6, 7, 8, 9	131 303	www.qbe.com.au
ALLIANZ	81	na	93	All but 3, 4	131 000	www.allianz.com.au
SGIC	81	na	85	1, 2, 5, 6, 7, 9	13 32 33	www.sgic.com.au
CGU Excludes Drivers Under 25 **(B)**	79	42	53		13 15 32	www.cgu.com.au
CGU Standard Motor	79	42	41		13 15 32	www.cgu.com.au
EIG-ANSVAR	78	na	48		1300 650 540	www.eigansvar.com.au
MUTUAL COMMUNITY	77	na	59	6	13 61 51	No website
BUDGET DIRECT (C)	76	na	89	1, 2, 5, 7, 8, 9	1800 724 674	www.budgetdirect.com.au
ROYAL & SUN ALLIANCE (D)	76	na	52		**(E)**	www.royalsun.com.au

For footnotes (A) to (E), see the ACT table.

** *Or 1800 068 988 (country areas).*

TASMANIA

Insurer / policy name (in order of policy score)	Policy score (%)	Satisfaction score (%)*	Premium score: Average (%)	Premium score: Cheapest for scenarios	Phone	Website
RACT INSURANCE	86	na	67	6	13 27 22	www.ract.com.au
AAMI	84	55	70	3, 4, 8	13 22 44	www.aami.com.au
AUSTRALIAN PENSIONERS (A)	83	70	100 **(A)**	9	13 25 55	www.apia.com.au
ALLIANZ	81	na	63	8	131 000	www.allianz.com.au
WQBE Comprehensive	81	na	63	1, 2	131 101	www.qbe.com.au
WQBE Preferred Driver **(B)**	81	na	77	6, 9	131 101	www.qbe.com.au
GIO	80	42	83	1, 2, 5, 8, 9	13 10 10	www.gio.com.au
CGU Excludes Drivers Under 25 **(B)**	79	42	83	5, 6, 7	13 15 32	www.cgu.com.au
CGU Standard Motor	79	42	48		13 15 32	www.cgu.com.au
EIG-ANSVAR	78	na	41		1300 650 540	www.eigansvar.com.au
BUDGET DIRECT (C)	76	na	80	5, 7, 8, 9	1800 724 674	www.budgetdirect.com.au
ROYAL & SUN ALLIANCE (D)	76	na	64	5	**(E)**	www.royalsun.com.au

For footnotes (A) to (E), see the ACT table.

For footnotes (A) to (E), see the ACT table.

* *See page 18.*

VICTORIA

Insurer / policy name (in order of policy score)	Policy score (%)	Satisfaction score (%)*	Premium score: Average (%)	Premium score: Cheapest for scenarios	Phone	Website
AUSTRALIAN PENSIONERS (A)	83	70	67	**(A)**	13 25 55	www.apia.com.au
AAMI	81	55	87	All but 1	13 22 44	www.aami.com.au
ALLIANZ	81	na	72	6, 8, 9	131 000	www.allianz.com.au
WQBE Comprehensive	81	na	63	1, 6	131 101	www.qbe.com.au
WQBE Preferred Driver **(B)**	81	na	83	5, 6, 7, 9	131 101	www.qbe.com.au
GIO	80	42	74	5, 9	13 10 10	www.gio.com.au
CGU Excludes Drivers Under 25 **(B)**	79	42	63		13 15 32	www.cgu.com.au
CGU Standard Motor	79	42	57		13 15 32	www.cgu.com.au
RACV INSURANCE	79	45	63	6	13 19 55	www.racv.com.au
EIG-ANSVAR	78	na	61	1, 2, 7	1300 650 540	www.eigansvar.com.au
HBA	77	na	46	6	13 61 51	No website
BUDGET DIRECT (C)	76	na	89	All but 6	1800 724 674	www.budgetdirect.com.au
ROYAL & SUN ALLIANCE (D)	76	na	48		**(E)**	www.royalsun.com.au

For footnotes (A) to (E), see the ACT table.

(G) *HBF also offers 'Advantage Driver', a discounted premium for nominated drivers over 26 who must hold at least a 50% NCB.*

* *See page 18.*

WESTERN AUSTRALIA

Insurer / policy name (in order of policy score)	Policy score (%)	Satisfaction score (%)*	Premium score: Average (%)	Premium score: Cheapest for scenarios	Phone	Website
AUSTRALIAN PENSIONERS (A)	83	70	67	**(A)**	13 25 55	www.apia.com.au
ALLIANZ	81	na	65	2, 6, 8	131 000	www.allianz.com.au
GIO	80	42	83	2, 5, 7, 8, 9	13 10 10	www.gio.com.au
SGIO	80	54	87	All but 7	13 32 33	www.sgio.com.au
CGU Excludes Drivers Under 25 **(B)**	79	42	73	7, 8	13 15 32	www.cgu.com.au
CGU Standard Motor	79	42	41		13 15 32	www.cgu.com.au
WQBE Comprehensive	79	na	54	6	131 303	www.qbe.com.au
WQBE Preferred Driver **(B)**	79	na	77	6, 7	131 303	www.qbe.com.au
EIG-ANSVAR	78	na	50	3, 4	1300 650 540	www.eigansvar.com.au
BUDGET DIRECT (C)	76	na	81	1, 4, 5, 7, 8, 9	1800 724 674	www.budgetdirect.com.au
ROYAL & SUN ALLIANCE (D)	76	na	33		**(E)**	www.royalsun.com.au
HBF (G)	73	na	81	1, 2, 5, 7, 9	13 34 23	www.hbf.com.au
RAC INSURANCE	70	47	76	1, 2, 8	13 17 04	www.rac.com.au

Are you really covered?

An insurance company can deny you cover if it discovers you didn't answer its questions properly, gave it wrong information when you bought or renewed the policy or even if your circumstances changed between renewals and you didn't let it know. As a result your insurance could be cancelled and your claim might not be paid. This can happen, for example, if you don't tell the company about a traffic infringement (other than a parking fine) or a modification to your car.

You must tell the insurer:

- Any change to your address.
- How you use the car (personal or business use).
- Who drives the car (for example, if your son/daughter starts driving).
- Your driving record (including any accidents, even if you didn't make a claim).
- Modifications to the car (such as changes to the transmission or engine, mag wheels or tinted windows).
- Condition of the car (for example, rust, deterioration or any unrepaired damage).

If you think any of this might have changed, tell your insurer. At each renewal, get an annual review of the details the insurance company has and inform it of any changes.

What you think of your insurance company

Earlier this year more than 4400 CHOICE subscribers answered a survey about their car insurer and any claims they'd made in the past three years. Thanks to all of you who took part.

- Overall, 49% of respondents said they were 'very satisfied' with their insurance company. For the specific results for companies for which we received 50 or more responses, see the 'satisfaction score' in the table for your state on pages 18 to 20.
- For the respondents who were dissatisfied, the most common reason was high premiums.
- Nearly one third of respondents had made a claim within the past three years.
- Most had found it relatively easy to make a claim and are satisfied overall with the way it was handled — see Tables 1 and 2, right, for companies with more than 50 responses.
- Nearly 20% had a problem during the claims process — only a marginal improvement since our last survey in 1998. The most common problems were delays in repairs or in handling the claims, and problems with the work of a repairer specified by the insurer.

Table 1. Overall satisfaction with claims handling

Company (number of respondents), in order of 'very satisfied'	Very satisfied (%)	Fairly satisfied (%)	Somewhat dissatisfied (%)	Very dissatisfied (%)
SUNCORP METWAY (52)	73	17	8	2
AAMI (235)	66	26	6	1
RACQ (53)	66	26	4	4
NRMA (301)	63	28	7	2
GIO (98)	52	43	4	1
RACV (82)	50	39	9	2
Average of all respondents (1186)	62	29	7	2

Table 2. Ease of making a claim

Company (number of respondents), in order of 'very easy'	Very easy (%)	Moderately easy (%)	Reasonably hard (%)	Very hard (%)
SUNCORP METWAY (51)	77	18	4	2
AAMI (236)	73	24	3	–
RACQ (52)	71	29	–	–
NRMA (310)	70	26	3	1
RACV (81)	70	25	4	1
GIO (100)	69	27	4	–
Average of all respondents (1202)	69	27	3	1

Pay-by-the-month traps

All insurers allow at least some customers to pay by the month, but most charge extra (up to 15%) for it. See *Policy features*, page 22.

If you choose monthly payments, be very aware that your cover may lapse if you miss only one payment. For example, if you have a direct debit from your bank account, make sure you have sufficient funds in it, or if you have a claim it might be rejected.

Kay McSweeney of Southport, Queensland, took advantage of her insurer's offer to pay monthly, paying the first instalment by BPAY and assuming the insurer would send her an amended policy so that she could make further payments by BPAY.

Two months later her insurer sent her a letter saying monthly payments could only be made by direct debit and asking her to sign an authorisation.

"Unfortunately I didn't rush out the next day and take care of it," says Kay. Two days later her car was damaged in a hailstorm.

When she called to make a claim she was told she was no longer covered and couldn't claim. "After an hour of arguing and speaking to two higher-in-commands, I was not so politely informed that they would 'let me get away with it this time' if I immediately paid the amount outstanding," says Kay.

While her experience was unpleasant, she was one of the lucky ones — the Insurance Enquiries and Complaints Scheme has dealt with similar cases and upheld the decision of the insurer not to provide cover.

COMPLAINTS

If you're not happy with the outcome of a claim, the first step is to complain to the insurance company.

If it can't be resolved that way, contact the General Insurance Enquiries and Complaints Scheme (IEC) on 1300 780 808 (or check its website at www.iecltd.com.au).

In 2000/01 it dealt with over 2500 insurance complaints, of which around 1000 were car insurance claims. It also provides free advice on any matter related to general insurance.

FIND YOUR CAR'S VALUE

Use CHOICE's online calculator to find out the value of your car. It has detailed information on all passenger cars, four-wheel drives and light commercial vehicles going back to 1960, including valuations, specifications and features. For cars less than 10 years old the price range can be adjusted according to the car's mileage.

Go to www.choice.com.au and type 'car database' in the search box. If you're a CHOICE subscriber and haven't yet taken up our offer of free website membership for a limited time, see page 2 for how to go about it.

POLICY FEATURES		14 DAYS' CAR HIRE		REPAIRS			
Company (in alphabetical order)	States available	After theft	After accident	Full repair service*	Who decides where car is repaired?	How many steps back after a claim?	Not decreased after theft
AAMI	ACT, NSW	✓	Optional (E)	✓	Insurer	1	
AAMI	Qld, SA, Tas, Vic	✓	Optional (E)	✓	Insurer	1	
ALLIANZ	All	✓	Optional	✓	Insurer	2	
AUSTRALIAN PENSIONERS (A)	All but NT	✓		✓	Insurer	1	
BUDGET DIRECT	All but NT	✓			Policyholder	2	
CGU	All	✓			Insurer	2	(G)
EIG-ANSVAR	All	✓			Policyholder	2	
GIO	All but SA, Qld	✓	Optional	✓	Policyholder	2	
HBA	Vic	✓		✓	Policyholder	2	
HBF	WA	✓ (C)		✓	Policyholder	Up to 3	✓
MUTUAL COMMUNITY	SA	✓		✓	Policyholder	2	
NRMA INSURANCE (B)	ACT, NSW, Qld	✓	Optional	✓	Policyholder	2	
RAA INSURANCE	SA & Broken Hill	✓ (D)		✓	Policyholder	2	✓ (H)
RAC INSURANCE	WA				Insurer	2	✓
RACT INSURANCE	Tas	✓	Optional		Policyholder	2	✓
RACV INSURANCE	Vic	✓	Optional	✓	Policyholder	2	
ROYAL & SUN ALLIANCE	All	✓			Insurer	2	
SGIC (B)	SA	✓	Optional	✓	Policyholder (F)	2	✓
SGIO (B)	WA	✓	Optional	✓	Policyholder	2	✓
SUNCORP METWAY	Qld	✓	Optional	✓	Policyholder	1	✓ (J)
WESTERN QBE (WQBE)	All but NT & WA	✓		✓	Insurer	2, 1 if claim <$1000	
WESTERN QBE (WQBE)	WA			✓	Insurer	2, 1 if claim <$1000	

For more information about car hire, see Know what's covered, *page 14; for repairs see* If your car needs repairs, *page 15; and for* No-claim bonuses, *see page 15.*

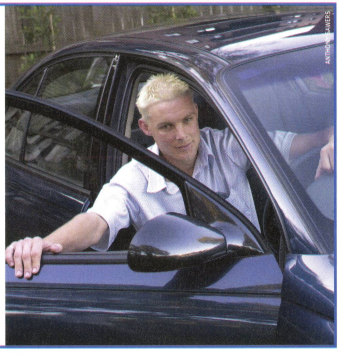
COMPARE POLICIES

For an interactive 'Compare a Policy' tool with profiles of the different policies, go to www.choice.com.au/money, or type 'car insurance toolkit' in the search box on the home page.

Young driver traps

If your son or daughter starts driving, talk to your insurer before you let them behind your steering wheel.

- Call your insurer to ask whether young drivers are excluded from driving your car (see *Restricted drivers*, page 16).
- Find out if you need to list them on the policy — you'll probably have to pay an additional premium for it.
- Also find out what would happen if they had an accident. You'd probably be charged an additional age excess if they're younger than 25, possibly also an inexperienced driver excess, and if they're not listed on the policy, an unlisted-driver excess.



O-CLAIM BONUS			
ot decreased fter windscreen amage	Protect rating after 12 months on max NCB?	If protected, unlimited claims allowed?***	Pay-by-the-month at no extra cost?
	✓ (M)	✓	(R)
	✓ (M)	✓	(S)
	✓		(T)
	(N)	✓	✓
	✓		(U)
ptional	(N)		✓
	✓ (M)		(V)
ptional	✓ (P)	Optional	(V)
	✓ (Q)		✓
(K)	✓		(U)
	✓ (Q)		✓
	✓ (M)		(V)
	✓ (Q)	✓	(U)
(L)	✓		(U)
	✓ (Q)		(U)
	✓ (M)		(V)
	✓		✓
	✓ (M)		(V)
	✓ (M)		(V)
	✓ (M)	✓	(U)
	✓ (P)	✓	(U)
	✓ (P)	✓	(U)

* *Insurer handles all aspects of the claim on the policyholder's behalf.*

** *Car needs to be fitted with an approved alarm.*

*** *If you've been on the maximum NCB for three years.*

'Optional' implies that you'll pay extra if you take the cover.

(A) *Only available to people aged 55 and over.*

(B) *This company belongs to the Insurance Australia Group (IAG).*

(C) *Maximum $250 cover.*

(D) *21 days unlimited.*

(E) *10 days' discounted car hire at $15/day ($10/day in SA and Tasmania). However, 10 days' discounted car hire at around $30/day is already included.*

(F) *Only a repairer recommended by the insurer can be used.*

(G) *But not affected in the case of severe weather (hail).*

(H) *Also not affected in the case of severe weather and collision with an animal.*

(I) *While the NCB isn't decreased it won't be increased with the next renewal; the same in the case of collision with an animal or severe weather (hail).*

(K) *Minimum 50% NCB required.*

(L) *Only for maximum NCB holders.*

(M) *No extra charge after three years.*

(N) *Not after 12 months, but after three years, automatic protection at no extra charge.*

(P) *Rating can also be protected if you're not on the maximum NCB.*

(Q) *No extra charge for protection.*

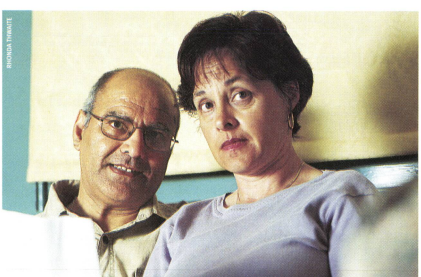
(R) *Pay-by-the-month not available.*

(S) *Pay-by-the-month only available to selected customers; up to $5/month charge in SA and Tasmania, variable charge in Queensland and Victoria.*

(T) *Variable charge.*

(U) *9–15% loading, depending on the company.*

(V) *$24 to $80 annual charge, depending on the company.*



How much will you get if your car's a write-off?

There are two ways the insurer can specify the amount you'll receive if your car's written off (when the insurer decides repairing it wouldn't be economical — usually when the repairs would cost about 70% or more of what the car is worth): by market value or agreed value. Most insurers offer a choice.

With **market value**, the car's value is determined by how much you'd have to pay to replace it at the time you make a claim. It decreases as the value or condition of the car decreases.

An **agreed-value** policy allows you and the insurer to agree on a value of the car that's fixed until the next renewal. It may be more expensive but you might want to consider it if you think your car is worth more than others of the same age.

If you choose an agreed-value policy, reassess the value of the car each year when you renew your policy, and maintain the car thoroughly. If there's rust, significant deterioration or if the car hasn't been maintained properly, the insurer may reassess the value of your car at the time of a claim and your payout may be less than you'd expected.

Warning: some insurers nominate a sum insured on the policy certificate, which isn't necessarily the sum you'll receive if your car's written off. If you've got a market value policy you'll probably receive this amount or the market value, whichever is less.

NEVER ASSUME...

When the Ford Telstar belonging to Satish and Yildiz Sethi of Roseville, NSW (see photo above), was destroyed by a flash flood they expected to receive the sum it was insured for: $11,000.

However, this sum had been specified when they originally took out the policy about 18 months earlier. They assumed the car was insured for this agreed value, but in fact they had a market-value policy. Their insurer only offered to pay them $5000, saying this was the current market value of the car.

"We were paying the premiums for $11,000 and should have been paid this amount. What's the point of insurance if you have to fight for the insurance money and they don't pay the full amount?" says Satish.

They complained and their insurer agreed to raise the sum to $9000, including $2450 for the non-standard accessories in the car and an ex-gratia payment refunding the difference in premium costs.

The Sethis have now changed to another company and have an agreed-value policy.

word on the street

The buzz on what's new and happening in the marketplace

Coming soon? Health warning labels for junk food

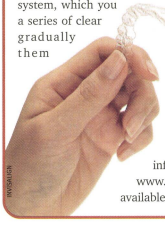
They've been on cigarette packets for years, and even on alcohol packaging, urging temperance. Now some doctors and politicians are calling for health warnings on fast-food packaging. With about half the Australian population overweight or obese, and unprecedented levels of childhood obesity, it's not an unreasonable proposal. And if the industry resists, it could be up against the same sort of litigation currently facing cigarette manufacturers.

TA TA, TINSEL TEETH

When the likes of Tom Cruise get braces as an adult, you can be sure others will follow. The choice isn't only cosmetic — crowded and overlapping teeth can make it difficult to keep them clean. The good news is they've progressed a long way since the metal train tracks of old.

Options now include gold braces and clear braces (which consist of clear brackets and a metal band) and for the kids (or kids at heart) there are glow-in-the-dark braces and coloured elastics for a rainbow effect.

Getting away from braces altogether, one of the latest innovations is the **INVISALIGN** system, which you may have seen advertised in magazines. It consists of a series of clear plastic moulds, a bit like mouth guards, which gradually shift your teeth into the desired position. You wear them all day and night, except when you're eating, drinking or brushing your teeth. It's a more expensive system than regular braces, and at this stage can't be used to correct more serious problems, but some might find it more acceptable than the more obvious and non-removable braces.



The Australian Society of Orthodontists has information about the latest in orthodontics on its website: www.aso.org.au. If you're interested, talk to your dentist about available options.

The key to inputting text

In addition to organising your life, a pocket-size personal digital assistant (PDA) offers some computer functions, like word processing, without the size and weight of a laptop. This is great when you're on the move and want to update your sales report or get that perfect opener for your novel down (see our article about PDAs on page 32 for more about what they can do and using them).

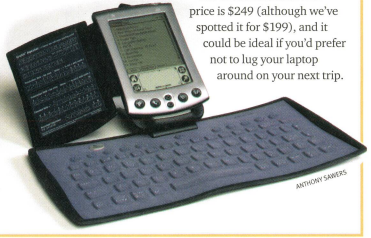
The thing is, while the pen-like PDA stylus is fine for the odd few words, when it comes to entering large amounts of text, you can't beat a keyboard.

Hence the fold-up PDA keyboard. These laptop-size keyboards fold up to roughly the size of your PDA, so they're highly portable. Widely available brands include **PALM**, **TARGUS** and **LOGITECH**, and prices range from around $100 to $250.

The latest innovation is **LOGITECH**'s **KeyCase**, a cloth keyboard for **PALM M125**, **M130** and **M500**-series PDAs. The keys are printed on pressure-sensitive, multi-layered, water- and spill-resistant cloth, and our UK sister organisation, *Which?*, reckons, "Once you get used to its unusual feel, typing on the **KeyCase** is perfectly pleasant."

You can adjust the sensitivity, and also have it 'click' when a key press has registered. You can't use two keys, like the shift key and a letter, at the same time (so you have to press the shift separately), but there are some useful keys for PDA functions and shortcut keys including cut, paste and find. When the **KeyCase** isn't in use, you can wrap it around your PDA to protect it from minor knocks and scrapes.

The recommended retail price is $249 (although we've spotted it for $199), and it could be ideal if you'd prefer not to lug your laptop around on your next trip.



Have you seen or heard about something new and innovative you'd like us to investigate? We can't promise to check out everything you tell us about, but we'd love to know what attracts your interest. Email wots@choice.com.au, or see page 2 for other ways to contact us (please mark it to the attention of Word on the Street).

Our CHOICE Home Testers tried seven white bread mixes for taste, appearance and sliceability.

The bread mix bake-off

Bread mixes are a cheap and convenient way of making bread in your breadmaker — all you have to add is yeast (which is often included in the pack) and water.

Many CHOICE readers have told us they tweak the recipes a little, mixing different bread mixes together, adjusting levels of ingredients and using a different program from that recommended, all in the quest for the perfect loaf.

We wanted to know a good starting point as far as commercial bread mixes go: if you buy one from a supermarket and follow the directions, which will give you the best loaf?

Generally, if a loaf tasted good, our Home Testers scored it well, but also important were how easy it was to slice, and the density, shape and size of the loaf.

DEFIANCE Easy Bake Crusty White stood out from the rest overall — as one of our Home Testers said, it's *"really crunchy and flavoursome — it reminds me of the fresh bread rolls I used to get from the patisserie where I grew up"*.

The other mixes in our *What to buy* list did well overall, although some thought the **KITCHEN COLLECTION White Bread Mix** was a little too sweet and the **LAUCKE Crusty White** a bit hard to slice. ■

WHAT TO BUY

	Cost per 500 g*
DEFIANCE Easy Bake Crusty White	$0.76 (A)
LAUCKE Bread Machine Premix Crusty White Bread	$1.00
KITCHEN COLLECTION White Bread Mix	$1.21
LOWAN Whole Foods Country Style Bread Mix Crusty White	$1.04

** and (A) See table below.*

CHOICE HOME TESTER

The home test

We sent 127 CHOICE Home Testers three different white bread mixes each. There were seven mixes altogether, and each was tested by about 40-50 people.

The amount of bread mix used and the instructions for making the loaf varied according to the trialists' model of machine. Once they'd made the bread, trialists judged its colour, size and shape, then let it cool down for a while before slicing it. They tasted an inside slice (not the crust) and rated it for taste and texture (including density), as well as how easily it sliced.

A big thanks to all who took part.

Brand / type (in rank order)	Trialists' overall score (%)	Flavour score (%)	Price per 500 g (§)*
DEFIANCE Easy Bake Crusty White	72	65	0.76 **(A)**
LAUCKE Bread Machine Premix Crusty White Bread	68	66	1.00
KITCHEN COLLECTION White Bread Mix	67	66	1.21
LOWAN Whole Foods Country Style Bread Mix Crusty White	67	62	1.04
LAUCKE Bread Machine Premix Super Soft White Bread	62	61	1.00
DEFIANCE Easy Bake White Bread Mix	60	61	1.11
DEFIANCE Organic White Bread	56	52	1.11

* *Unless otherwise specified, prices are for 500 g of bread mix, based on the cost of 2 kg packets found in supermarkets in July 2002, and include yeast.*

(A) *No yeast was included with this mix — you have to buy it separately and it's not included in the 76 cents. The price per 500 g is based on a 5 kg pack.*

PREMIX vs DIY

How does using a bread mix stack up against making bread from scratch? We can't tell you which taste you'll prefer, but you can see the premix loaf contains fewer ingredients to measure out, and it's cheaper.

Bread mix bread:

- Premix (including yeast) — average price
- Water

TOTAL COST $1.10

From-scratch bread:

- Bread flour
- Yeast
- Bread improver
- Sugar
- Salt
- Vegetable oil
- Milk powder
- Water

TOTAL COST $1.40

What's new in CONTACT LENSES?

Wearing your soft contact lenses overnight was a strict 'no-no' just a few years ago. Now a new type of lens is changing the rules.

IN A NUTSHELL

- **Contact lens** *manufacturers, researchers and wearers are very enthusiastic about silicone hydrogel continuous-wear lenses, but some practitioners remain a little cautious.*
- **The latest in Australian** *contact lens research: implantable lenses to correct short- and long-sightedness, 'injectable' lenses that correct age-related long-sightedness, and lenses that correct lower levels of short-sightedness while you sleep.*

Michelle and Meagan (pictured far right) are continuous-wear lens converts. Neither had liked daily-wear contact lenses in the past, and both think their new ones are much better than the glasses they wore for many years.

"I never liked contact lenses before," says Michelle, "they were too much trouble" — referring to complicated and time-consuming cleaning routines. But now — about two years after she first started using continuous-wear lenses — she's convinced they're better than her previous glasses, which used to interfere with her peripheral vision, especially during sport.

Michelle and Meagan are wearing silicone hydrogel contact lenses, which are also referred to as continuous-wear (CW).

CONTINUOUS-WEAR LENSES

Researchers have long sought for a perfect contact lens — one that's comfortable and easy to wear and won't compromise eye health. The arrival of silicone hydrogel contact lenses on the Australian market three years ago has brought the search a big step closer.

Unlike other soft contact lenses, these lenses are recommended for continuous wear — including overnight — for up to 30 days, and have proved quite successful. That means you've not only got good vision first thing in the morning, but you also don't have to bother so much about costly and time-consuming cleaning routines.

According to industry sources, silicone hydrogel lenses have already 'conquered' a little over 10% of the soft lens market since their release around three years ago, and are expected to grow significantly in popularity in years to come. Interest in the current market leaders (two-weekly disposables that you take out every night) and other types of soft lens is expected to fall, while continuous-wear and daily disposables are the fastest-growing segments of the contact lens market.

IN PRACTICE

Many of the practitioners we spoke to shared the industry's (and researchers') enthusiasm about silicone hydrogel lenses. "They're a massive

improvement … the biggest single advance in contact lenses for the last 20 years," one said.

However, in general practitioners tend to be a little more conservative in Australia, where the overnight market isn't a 'big thing' yet. While the continuous-wear lens may be the first choice of lens for many a practitioner, it's not always prescribed for overnight use.

"It's obviously better to take them out every night," said one, "but I've many patients that sleep in them and that's fine by me."

Of course, the important difference is that you have to clean and store your lenses appropriately if you take them out overnight. And if you opt for overnight wear, you should be aware that there's a very small risk of infection.

Discuss your needs with your practitioner, who can then work out a wear schedule to suit your lifestyle.

Both Michelle and Meagan leave their lenses in overnight. Michelle wears hers continuously for six days at a time, then gives her eyes a day's rest using glasses. Although the lenses are suitable for continuous wear for up to 30 days, Michelle feels her eyes need that weekly break. They get a little dry during the night, but not to the extent that it's worrying her.

Meagan, on the other hand, has particularly dry eyes and feels the drying effects of air conditioning much more since she started wearing continuous-wear contact lenses more than three years ago. She's a member of a trial at the Cornea and Contact Lens Research Unit at the University of New South Wales that's been monitoring adverse reactions to silicone hydrogel lenses for some years.

FEWER PROBLEMS?

In the past, other types of soft lenses have caused many problems when worn overnight because they let insufficient oxygen through the lens to the cornea when the eye is closed.

Oxygen to the cornea is normally supplied by the air dissolved in tears; wearing contact lenses made of low oxygen-permeable materials for longer periods while your eyes are closed can compromise this supply. It's called hypoxia, and can cause various problems, including corneal vascularisation (when the blood vessels in the eye start growing into the cornea to get more oxygen to it), swelling, ulcers and, in very rare cases, loss of sight.

The new continuous-wear lenses, however, let much more oxygen through to the cornea and allow the eye to breathe even when the eyelid is closed. Because of their high oxygen permeability they've virtually eliminated the hypoxia problems found with other lenses worn overnight.

Although the overall risk of infections for wearers of soft lenses is very low, they're still of major concern because some infections can be sight-threatening.

Because of their success in eliminating hypoxia problems, many researchers believe that silicone hydrogel lenses will also lower infection rates associated with extended contact lens wear because a healthier cornea should have better defences. However, studies monitoring corneal infection rates — which are currently under way in Australia, the UK and the US — will have to confirm this.

Dry eyes aren't the only problems Meagan's experienced with her contact lenses. She's contracted conjunctivitis three times since she started wearing them, which she'd never suffered from before. (An infection, an allergy or excessive protein deposits on contact lenses can cause conjunctivitis — a discharge and red or itchy eyes, or blurred vision).

Meagan's also participated in other trials for disposable contact lenses, but much prefers the continuous-wear ones, which she leaves in for up to 30 days, despite the problems they've caused her.

"There's less messing around with cleaning," she says. "I'm lazy, so they're fantastic for me … pure convenience."

Michelle cleans her lenses when she gives her eyes a rest for a day, but she just soaks them overnight in an appropriate cleaning solution and rubs them a little before rinsing and putting them in again. "It's an easy routine," she says.

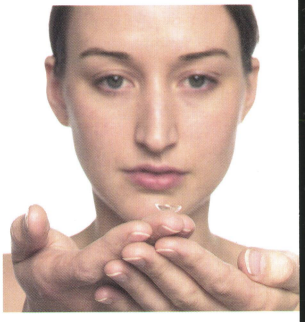
Michelle (below left) and Meagan are both converts to continuous-wear lenses (see left).

Vision problems

Eyes are normally focused for distance vision. To focus clearly on close objects, eye muscles change the shape of a small lens inside the eye — this is called accommodation.

The common vision problems are:

- **Long-sightedness** (hyperopia) — when the eye isn't able to accommodate sufficiently and objects close up appear blurred.
- **Short-sightedness** (myopia) — when the eye can't focus on things in the distance. About 15% of the population are short-sighted.
- **Astigmatism** — when the front of the eye (cornea) is slightly oval-shaped rather than spherical, so rays of light focus at different points and the image is distorted.
- **Age-related long-sightedness** (presbyopia) — when the focusing lens of the eye loses some of its flexibility and can't adjust the focus for variation in viewing distance. It usually starts at around the age of 40 and leads to the gradual loss of the ability to focus on near objects. Virtually everyone over the age of 50 will need optical aids for reading and other close work.



THE PRACTITIONERS

- ***Optometrists*** *perform most eye examinations and prescribe and dispense optical aids.*
- ***Optical dispensers*** *(also called opticians) fill prescriptions for vision correction and often work with optometrists and opthalmologists.*
- ***Ophthalmologists*** *('eye doctors') are medical practitioners qualified to perform major eye surgery and treat serious eye diseases.*
- ***Orthoptists*** *usually assist ophthalmologists and provide remedial therapy.*

OTHER CONTACT LENS OPTIONS

If you aren't sold on the idea of continuous-wear contact lenses and your vision correction needs are in the common ranges, you can choose from the following types of soft contact lens, which altogether dominate the contact lens market.

- **Daily disposables**: Throw away after one day's wear. A good choice if you don't like cleaning routines, or wear contact lenses only occasionally. Costs are roughly comparable to those of continuous-wear lenses (around $400 to $600 per year for two eyes), and you won't need lots of cleaning solutions.
- **Daily-wear two-weekly (or monthly) disposables**: Wear them for up to two weeks (or a month) on a daily basis, removing and cleaning them each night — see *Monovision works*, above right, for a reader's experience with this type of lens. Yearly costs range from around $310 to $480 (for two eyes) plus cleaning solutions.
- **Conventional soft lenses**: Wear for one year or more on a daily basis, removing and cleaning them each night. These may be most appropriate or economical if you need special, custom-made lenses. Prices can vary greatly depending on your prescription and the lenses' warranty, water content, colour and other things. Expect to pay from around $120 to $230 per pair (without warranty) plus costs for special cleaning solutions.

GAS-PERMEABLE (GP) LENSES

Contact lenses made of rigid though oxygen-permeable plastic materials have largely replaced the earlier hard lenses.

GP lenses generally present far fewer infection risks than conventional soft lenses, because bacteria doesn't adhere as much to the materials they're made of. They usually provide crisper vision and are more suitable for a wider range of vision problems.

However, GP lenses generally take longer to adapt to, which probably explains why only a small proportion of contact lens wearers choose this type of lens.

As we went to press, one brand had just been approved for continuous wear for up to 30 days.

GP lenses are custom-made. One pair costs around $400 and lasts around one to two years.

BIFOCAL, MULTIFOCAL, TORIC

Most people who need vision correction can wear stock soft lenses that are made to many different specifications and include monovision, bifocal and multifocal lenses.

Bifocal and multifocal lenses are a bit more difficult to fit — and may not always give you completely satisfactory distant, near and middle-distance vision — but it all depends on your expectations.

Stock soft lenses that can correct astigmatism — toric lenses that can adapt to the different shape of the front of the eye — aren't yet on the Australian market for continuous wear (silicone hydrogel) or as daily disposables, but industry sources say the latter may become available here next year.

You can also have your lenses custom-made, especially if you need correction outside common ranges, if your cornea is irregularly shaped or you've had eye surgery and need post-surgical treatment. These lenses can take several days to make to order. ■

What's next?

The Co-operative Research Centre for Eye Research and Technology (CRCERT) is at the forefront of contact lens research. It's based at the University of New South Wales and includes researchers from UNSW, CSIRO, Queensland University of Technology, University of Western Sydney, Victorian College of Optometry and the Optometric Vision Research Foundation. On many of its projects it works in partnership with research organisations and industry in Australia and overseas.

Some of CRCERT's projects include:

- Perfecting hydrogel contact lenses so one day they'll be "truly comfortable" for all wearers.

According to the centre, discomfort with contact lenses is one of the major factors that stop people from wearing them. Three out of four contact lens wearers report some degree of discomfort, and about a third to half of new wearers stop using them because of it.

The aim of this project is to further improve comfort and reduce those problems the lenses can still present, and perhaps also to perfect the material to allow for even longer continuous-wear periods.

- Developing an implantable contact lens so people with short- and long-sightedness are no longer dependent on wearing glasses or contact lenses. (An implantable lens that corrects astigmatism is still further down the pipeline.)

As distinct from eye surgery, the vision correction achieved with such a lens will be reversible and can be updated with deteriorating eyesight. Implanting this lens will be much less invasive than laser and other surgical procedures. It can also be used instead of corneal transplants.

- Continuing work on an orthokeratology (OK) lens — a specially designed rigid lens that's already on the market. It puts pressure on the tear film on the cornea so the shape of the eye is temporarily changed to correct some lower levels of short-sightedness. You wear the lens overnight (or on some nights only) and won't need glasses or contact lenses during the daytime — a convenient option for very active people who want to be independent of an optical aid. The lens's effects are similar to laser refractive surgery, but reverse automatically if you stop wearing them.
- There's also good news on the research front for all the ageing baby boomers who are looking for an alternative to reading glasses. In about five to seven years, the age-related loss of ability to focus on close objects (presbyopia) may be corrected without glasses or contact lenses.

Over the years the crystalline lens inside the eye hardens and makes focusing on close objects more difficult. CRCERT is currently working on an 'injectable lens' made of a soft polymer that would replace the hardened lens and restore our ability to change focus.

MONOVISION WORKS

Mary needs correction for both short- and long-sightedness and had always been told in the past that contact lenses weren't for her, until her optometrist came up with a solution: a monovision prescription, which worked for her.

"Now the right eye has the correction for distance and the left eye has the correction for reading," she says. "My eyes adjusted immediately and I can see better than with glasses. I thought there might be a depth of field problem, but there isn't."

For nearly three years Mary has been wearing two-weekly disposable soft lenses on a daily basis and she's very happy with them.

In the past a badly fitting pair of glasses had irritated her while working. "I always had to push them back," she says. Now she can get on with her artwork at the computer, reading books and facing the weather.

"I was afraid they'd move and be uncomfortable when I was walking in high winds and rain," she says, "but was surprised to see they withstand the weather."

Mary still has a pair of glasses for an emergency, but doesn't carry them around any more, as she did at first. "I carry an extra pair of lenses instead," she says.

As far as cost is concerned, Mary thinks she's far better off with lenses. "They don't go out of fashion," she says, "and, of course, there's the vanity factor" — she used to choose rather expensive frames.

PHOTOS: ANTHONY SAWERS

REV MILK

You may have seen ads on TV lately for **REV** milk. They show various people with an exaggerated lack of energy or 'performance' — a woman washing up with an electric toothbrush, a teenager tidying his room with a garden blower. The punchline is that **REV** is 'high-performance milk' — the implication being that drinking it will give you the boost you need to get you out of your slump.

When we checked, though, we were interested to find that **REV** is simply low-fat milk, providing no more energy, protein or calcium than other major-brand low-fat milks we looked at.

Still no action on health claims

While health claims seem to be under ongoing and lengthy review, they're still in fact banned on food products, though you might think otherwise given the number using what seem very like health claims in their promotions. It looks as if the food industry has little regard for the ban — they know it's not being policed properly and they'll more than likely get away with it.

The latest example we've come across is the **BÜRGEN** range of bread. In both TV advertising and on the packaging, the three styles of bread seem to be flouting the regulations with claims like **BÜRGEN Oatbran & Honey** "For your heart", **BÜRGEN Soy-Lin** "For women's wellbeing" and **BÜRGEN Rye** "For digestive balance".

The concern with health claims is that no single food will protect your health, while a claim like 'good for your heart' may lead some people to think it can. In fact there are many more dietary and lifestyle issues to consider. Allowing health claims also poses problems in regulating the legitimacy of the claims.

Claims for folate and its link with lowering the risk of certain birth defects such as spina bifida have been approved on a trial basis, so they're the only health claims currently legal.

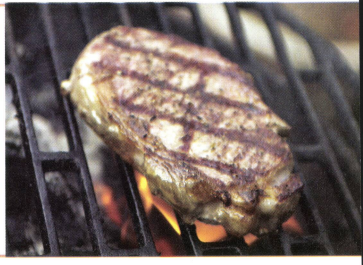
We're tired of food companies getting away with breaching the regulations. If you've got an example of packaging or advertising that seems to contain a health claim or message, please send it to us or let us know about it. We'll be sending them to the state health departments, whose role it is to ensure regulations are being met, and asking them to take action.

LONG-LIFE MEAT

You've heard of long-life milk, but how do you feel about long-life meat? A New Zealand company has devised a storage system that will keep meat fresh for up to two months if kept at 0°C. Currently, meat will only be at its best under refrigeration conditions for a few days before having to be thrown out.

It's a form of modified atmosphere packaging, where the oxygen is removed from the pack and replaced by carbon dioxide. While cutting waste for supermarkets, the question now is whether you'll want to buy meat that's potentially two months old.

And it's unlikely you'd be able to store it in the fridge at home for that long — most household fridges run at a higher temperature than 0°C.



Mixed bag

Latest crash tests show there are still big differences in the protection provided by small cars.

EURONCAP

The latest round of high-speed crash tests released by the Australian New Car Assessment Program (ANCAP) looked at a number of small cars.

The good news: at least a driver airbag is standard equipment on all the tested models. And two European models even come with a range of airbags you won't necessarily find on many larger, more expensive cars.

The bad news: there are still big differences in safety design, so some models offer significantly better accident protection for their occupants than others.

Also: pedestrian safety still doesn't seem to be a major priority for car manufacturers when designing new models.

WHAT'S TESTED?

The test consists of two crashes:

- **Offset crash:** The car is crashed at 64 km/h into a fixed barrier with a crushable aluminium face. Only 40% of the car's front (on the driver's side) hits the barrier.
- **Side-impact crash:** A 950 kg trolley is run into the driver's side of the stationary car at 50 km/h.

Models with head-protecting side airbags are eligible for an optional pole test which can earn additional points for low risk of head injury. This test simulates a vehicle sliding sideways into a pole at 29 km/h, and hitting it in line with the head of the seated driver.

A pole test was carried out on the **ALFA ROMEO 147** and **PEUGEOT 307**, and both models scored full additional points.

There's also a **pedestrian impact test** to estimate injuries to pedestrians struck by a vehicle at 40 km/h. It's not part of the overall rating.

WHAT'S THE SCORE BASED ON?

The **overall rating** (see the table) is based on the following assessments from the above tests:

- The car's **structure**: for example, does the passenger compartment keep its shape, and how far are the steering column and pedals pushed inwards?
- The car's **restraint system**: for example, do the driver and passenger hit any hard parts of the car?
- **Injury risks**, using crash test dummies fitted with sensors that measure forces and movements.

Crash test results are only comparable for vehicles of similar weight — as a guide, cars have to be within 230 kg of each other.

MORE RESULTS

For detailed results from this latest round of ANCAP crash testing, as well as the results for all the cars crashed since the start of the program, go to www.choice.com.au and type 'ANCAP' in the search box.

Make / model / year / engine size (airbags), in order of overall rating	Overall rating (%)	Pedestrian rating (%)	Weight (kg)
PEUGEOT 307, 2001 on, 1.6 L (dual, side, head-protecting curtain) **(A)**	87	39	1230
TOYOTA Corolla, 2002 on, 1.8 L (driver)	80	39	1130
VW Polo, 2000–06/2002, 1.4 L (dual) **(A)**	75	35	940
ALFA ROMEO 147, 2000 on, 1.6 L (dual, side, head-protecting curtain) **(A)**	63	47	1212
HYUNDAI Elantra, 2000 on, 1.6 L (dual) **(A)**	59	45	1265
DAEWOO Matiz, 2001–06/2002, 0.8 L (dual) **(B)**	56	43	830
MAZDA 121, 2000 on, 1.3 L (driver)	44	57	970
MITSUBISHI Lancer, 1997 on, 1.5 L (driver) **(A)**	43 **(C)**	40	1240

Source: ANCAP. The Australian New Car Assessment Program (ANCAP) is funded by Australian and New Zealand state and federal governments and automobile clubs.

(A) *The left-hand-drive European model was tested by EuroNCAP. Australian specifications may vary and models sold in Australia might provide slightly different levels of protection from those described.*

(B) *The right-hand-drive UK model was tested by EuroNCAP. See (A).*

(C) *High risk of life-threatening chest injury for the driver in the side-impact test.*

A PDA in the hand...

...is what? It's a personal digital assistant — gadget or godsend?

IN A NUTSHELL

- **PDAs are useful,** *but our trialists didn't think they were worth the money.*
- **Trialists had** *no overall preference between operating systems.*
- **Colour screens** *look good, but are hard on batteries.*
- **The more you pay,** *the more features you're likely to get.*

The computer industry's known for overstating the benefits of products. PDAs (personal digital assistants) could be a good example.

The industry loves them because they provide good profits and there's plenty of market left to fill. But are they really such a simple and efficient tool that you'll no longer need to carry about relatively inexpensive, if bulky, paper organisers?

To find out we took five of the top-performing PDAs from a test for *Computer* CHOICE in April 2002, added two replacements for products no longer available, and asked 13 trialists to use four of them for a week each. All our trialists were novice PDA users but genuinely interested in buying one and keen to find out which would suit them best. At current prices, the results aren't encouraging for the industry.

WHAT'S A PDA?

There's no simple answer, because they're different things to different people, but generally they fall into two camps.

- **Personal organisers**: The standard features of a PDA are an electronic diary, address book, to-do list, alarm clock, memo pad and calculator. At their most basic, they function as a sort of super-Filofax that never has to be rewritten. It's much easier to search for things and they can hold gargantuan amounts of information that you couldn't hope to store on paper, which is backed up whenever you hook the PDA up to a computer.
- **Mobile computers**: PDAs are often described as handheld computers. Some can run word processing or spreadsheet programs, games and hundreds of other applications. But they're not designed to replace a personal computer (PC). In fact you'll need a PC to get full value from your PDA, or even just to load new software.

There are many important differences between a PDA and a desktop or even a notebook/laptop computer. Most PDAs can be carried around in your shirt pocket or handbag, which means you can work anywhere, but because they're not as powerful as fully-fledged computers, their programs are more limited. Most don't have a built-in keyboard and there's no mouse, so to put information in you use a stylus (a sort of inkless pen) to write on a touch-sensitive screen, either tapping an onscreen keyboard or using handwriting. For many PDAs you can buy a portable folding keyboard (for up to about $250) that makes it easier to enter large amounts of data quickly (see *Word on the street*, page 24, for more on these).

PDAs work best when used in concert with your desktop or laptop computer. Your PDA and computer can update each other automatically. Called synchronising — or syncing — it usually involves little more than dropping your PDA into a cradle connected to your computer when you get back to your desk. Your desktop calendar, appointments, memos, email and address book are automatically updated with information you've added while out and about. It also means you keep a back-up of all your important information.

TYPES OF PDA

PDAs are split into two main families, determined by the operating system they use — PalmOS (used by **PALM** and **HANDSPRING**, among others) and Microsoft's PocketPC (used on the **COMPAQ** and **HEWLETT PACKARD** in this trial).

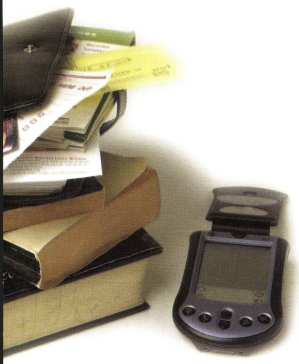
PALM VS WINDOWS OPERATING SYSTEMS ON TRIAL

Our trialists had no overall preference between the two operating systems.

However, both the Windows-based products in this trial were felt to be a bit on the bulky and heavy side, whereas the PalmOS products were considered just right. Trialists thought the Windows PocketPC products were better-looking and had a large range of features, but the PalmOSs weren't far behind on either score.

It's no surprise trialists found the Windows PocketPC products 'very easy to use' when transferring Word and Excel documents and adding contact details, but the PalmOSs were still considered 'reasonably easy to use' doing these tasks. The results were the other way round when it came to installing software, setting up a computer connection and doing some basic tasks like setting alarms, writing memos or transferring a note to a desktop PC.

The PalmOS products are generally cheaper. The Windows PocketPCs were perceived as having more features and our trialists liked their colour screens. However, some more expensive PalmOS products not in this trial also have colour screens.



VANESSA MARSHALL

PalmOS-based machines take a simple-is-best approach. They usually have a monochrome screen that results in much longer battery life — often weeks instead of a couple of days for a colour machine. And you often have to buy extra office software such as Documents to Go ($120) if you want to share files with your computer (though it was included with the **PALM M125** and **M500**). To input information they use a system called Graffiti — it takes a little while to learn the set letter shapes but is fairly intuitive and effective.

PocketPC-based handhelds have a more PC-like feel and typically come with a colour screen and 'lite' versions of Microsoft programs like Word and Excel. They're slightly better at retaining the formatting of Word and Excel documents than their Palm-based equivalents, but you'll still lose any complicated formatting when you transfer files from a PC to a PDA and back again. PocketPC-based PDAs also normally come with multimedia software, such as an MP3 player; some of the more expensive PalmOS machines can also handle these functions.

SOME THINGS THEY CAN DO

This is by no means an exhaustive list, but it might give you some idea of the versatility of these products.

Information storage: There's no limit to the uses a database can be put to — the usual contact details and so on, keeping house prices and locations if you're in the market for one (you could even do sketches of floor plans using the sketching software), book or wine lists — whatever. There are lots of dictionaries, thesauruses, language translators, e-books and journals that can be downloaded, as well as city guides and maps. Travellers can also use them to keep a journal, track time around the globe using software that tells the time in any major city, or to store accommodation and public transport information.

Business: PDAs can be used to store presentations, spreadsheets and agendas to go over on the way to a meeting. You can also swap data and business cards using PDAs with an infrared link, and take notes using a folding keyboard attachment. They're still only a fraction of the weight of a normal laptop.

Downloading web pages: Many people use their PDA for web browsing offline by downloading current movie schedules, football results, email or online news at home or in the office and reading them on the way to or from work.

Miscellaneous: Some of the more eccentric uses we've heard of include using a PDA as a flashlight, alarm clock and TV remote control.

SHOULD YOU BUY ONE?

"Being given one would be great and very useful, but they're still very costly and I won't buy one till they fit my budget." We agree with this trialist and strongly suggest you consider carefully the benefits versus the costs before spending money on a PDA.

All the PalmOS-based PDAs in this test were in the list of recommended models from the *Computer* CHOICE test. The two Microsoft PocketPC products (**COMPAQ iPAC Pocket PC H3870** and **HEWLETT PACKARD Jornada 548 Color Pocket PC**) are replacements for discontinued products in that list, but unfortunately the **HP** was also discontinued while this article was being written.

Overall our trialists found all the PDAs similar for ease of use. There were some differences between the operating systems that may suit individual needs and pockets (see *Palm vs Windows operating systems on trial*, below left, for more detail).

PALM TRIBULATIONS

During the trial we discovered that all the **PALM** products were faulty. The **M100** had a screen fault that made it difficult to use and the product had to be replaced. The **M125** and **M500** both had problems with their Graffiti function — which lets you write on a special area of the screen to enter data — but they had very different solutions.

The **M125** problem was fixed by downloading a software 'patch' from the **PALM** website and loading it onto the PDA. Not a difficult task, but tedious, and every time the PDA is reset (resetting is used to fix minor software problems, and is more involved than just turning on) you have to reinstall the patch. There's no patch available for the **M500** and it had to be replaced.

We also noticed on the **PALM** website that some cradles supplied with the **M500** and **M515** could be susceptible to a static electricity problem, which can damage the PDAs' synchronisation software. Cradles that don't have this problem come with the letter 'E' or 'H' on the base. There's a free replacement program available at www.palm.com/asia/support/cradleexchange/index.html for all other **M500** and **M515** owners. Our cradle didn't have an 'E' or 'H', so we used the website and got a replacement within about a week.

All the faulty products were repaired or replaced and reassessed by our trialists.

Brand / model (in order of trialists' ratings)	FEATURES: Trialists' rating	Colour screen	1 Expansion options	SPECIFICATIONS: 2 Sound	Operating system	Screen resolution (pixels, W x H)	3 Screen size (W x H, mm)	3 Info area (W x H, mm)	4 RAM (Mb)	5 Batte type
COMPAQ iPAC Pocket PC H3870	Good	✓	P C S	S M H	PocketPC	240 x 320	57 x 77	57 x 77	64	Li
HANDSPRING Visor Deluxe	OK		H	B	PalmOS	160 x 160	61 x 81	61 x 61	8	2 x AAA
HANDSPRING Visor Edge	OK		H	B M	PalmOS	160 x 160	57 x 78	57 x 57	8	Li
HEWLETT PACKARD Jornada 548 Color Pocket PC **(A)**	OK	✓	C	S M H	PocketPC	240 x 320	57 x 76	57 x 76	32	Li
PALM M100 Handheld	OK			B	PalmOS	160 x 160	50 x 67	50 x 50	2	2 x AAA
PALM M125 Handheld	OK		M S	B	PalmOS	160 x 160	50 x 67	50 x 50	8	2 x AAA
PALM M500 Handheld	OK		M S	B	PalmOS	160 x 160	57 x 77	57 x 57	8	Li

Profiles

The PDAs are profiled in rank order (alphabetically when equal). Except for the discontinued Hewlett Packard, prices are recommended retail, as supp

COMPAQ iPAC POCKET PC H3870

Price: $1299
Trialist rating: Good
Lots of features and considered easy to learn and use by our trialists. They also thought it looked good, but was a bit bulky and heavy. Battery life is short if you use the backlight and the screen is a bit dull if you don't. It can handle email, but only if you use Microsoft Outlook.

HANDSPRING VISOR DELUXE

Price: $249
Trialist rating: OK
Relatively inexpensive, easy to install, set up and use, but trialists thought it heavy and bulky and one described it as looking "old-fashioned". You have to buy document-handling software as an extra.

HANDSPRING VISOR EDGE

Price: $399
Trialist rating: OK
Easy to install, set up and use and one trialist described it as "sleek, stylish and elegant". Its major drawback is that you have to buy document-handling software as an extra.

PALM M100

Price: $249
Trialist rating: OK
Relatively inexpensive and easy to use, but with a limited range of features, smallish screen and no email function or document-handling software provided. Described as "a pretty bare-bones unit with some annoying limitations".

PALM M125

Price: $489
Trialist rating: OK
Easy to install, set up and use and comes with document-handling software. Its documentation could be better and it has a smallish screen. We needed to download a patch to fix a software problem with the Grafitti function.

PALM M500

Price: $799
Trialist rating: OK
Like the **M125**: easy to install, set up and use and comes with document-handling software. Generally considered good-looking, but its documentation could be better.

MORE INFORMATION

For more detail on the technical performance for all except the **COMPAQ**, see *Computer* CHOICE, March/April 2002, or go to www.choice.com.au and type 'personal digital assistants' in the search box.

VANESSA MARSHALL

LEVI INTERNATIONAL/ANTHONY SAWERS

Data cable	Size (H x D x W, mm)	7 Weight (g)	Warranty (years)	Origin	Manufacturer / distributor	Price ($)*
B	135 x 20 x 85	235	1	Taiwan	Hewlett Packard	1299
B	129 x 21 x 76	170	1	Malaysia	Handspring	249
B	127 x 13 x 78	165	1	Mexico	Handspring	399
B / serial	131 x 24 x 78	260	1	Singapore	Hewlett Packard	799 **(A)**
ial **(B)**	122 x 20 x78	140	1	Mexico	Palm	249
B	122 x 20 x78	140	1	Mexico	Palm	489
B	113 x 12 x 79	140	1	USA	Palm	799

* *Prices are recommended retail, as provided by manufacturers in July 2002, unless otherwise stated.*

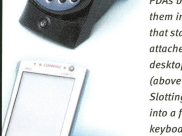
(A) *Model now discontinued; price taken from Computer CHOICE, April/May 2002.*

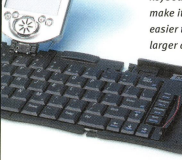
(B) *Connects directly to the PDA, rather than a cradle.*

anufacturers in July 2002.

HEWLETT PACKARD JORNADA 548 COLOR POCKET PC

Price: $799
Trialist rating: OK
Similar comments to the **COMPAQ** from trialists. Lots of features, easy to use and generally good-looking. Handles Word and Excel files well, but it's the heaviest in the trial and the backlight for the bright colour screen tends to flatten the battery quickly.





You can sync most PDAs by slipping them into a cradle that stays attached to your desktop computer (above left). Slotting your PDA into a fold-up keyboard (left) can make it much easier to handle larger documents.

1 Expansion options
This shows whether the PDAs can be expanded in memory or gain extra functions by purchasing modules of the following types: CompactFlash [C], MultiMedia card [M], Secure Digital card [S], PC card [P] or **HANDSPRING** module [H].

2 Sound
This shows whether they include speakers [S] or can only beep [B], and whether they have a microphone [M] or can connect to headphones [H].

3 Screen size and info area
The first column is the actual screen size; the second shows how much of that area can be used to display data (some of the screen area may be used for data entry).

4 RAM
Memory supplied with the PDA. This affects the amount of data and software it can support.

5 Battery type
These models use either standard AAA batteries (which need replacing regularly), or a lithium-based rechargeable.

6 Data cable
Serial is an older and slower type of connection with either nine or 25 pins. Universal serial bus (USB) is replacing serial and has a single rectangular slot. It's also faster and you can plug in or remove the plug while the computer is turned on without a problem.

7 Weight
Includes batteries and supplied covers.

The trial results

GENERAL IMPRESSIONS

Trialists generally considered the **COMPAQ iPAC H3870** to be 'good' as an overall performer, while they found the rest 'OK'. However, the **COMPAQ** is the most expensive at $1299, and on average our trialists said they'd be unlikely to buy even the cheapest of the PDAs.

The reasons for their reluctance to become PDA owners are largely to do with value for money and convenience. The majority of them would use one if they didn't have to pay for it and felt they were more useful than a paper diary, but comments like "For $1500 I can get 30 teledexes that'll do the same job" and "Replacing batteries every month could be expensive and inconvenient" suggest the hip pocket will win when competing with size and function. (Only three of the PDAs trialled need regular replacement batteries — see the table for models.)

The ability to transfer Microsoft Word and Excel documents easily and without significant loss of formatting was important. The **COMPAQ** and **HEWLETT PACKARD** use a Microsoft operating system, have PDA versions of Word and Excel already installed and the transfer is quite straightforward, but there's still a chance of losing some formatting.

The **PALM M500** and **M125** came with a program called Documents to Go, which does a similar job. However, it's not already installed and some of our trialists didn't even realise it was available (see *More info, please!*, below). The program works well, but some trialists found minor difficulties getting files back onto their computer and again there was some loss of formatting.

Neither of the **HANDSPRING** products nor the **PALM M100** come with this sort of software. You can download it from the **PALM** or **HANDSPRING** websites, but it'll cost you around $120.

MORE INFO, PLEASE!

Although the paper documentation that came with the products was reasonably useful, it often referred to an electronic version, which our trialists found a little annoying. If these devices are to be a constant companion they need to be easy to get used to. As one trialist noted, "It was great having a paper manual as well, so I could flick through it on the bus, or lying on the couch — the desktop manual wasn't necessarily intuitive."

The least useful documentation came with the **PALM M125** and **M500** — so much so that some trialists didn't even realise there was software for dealing with documents available to them on the CD-ROM supplied.

PHOTOS: RHONDA THWAITE

A glass and a half?

Choosing a carton of milk sounds simple enough, but with the milk display cabinet taking up a wall of the supermarket these days, how do you know which type of milk is best for you?

IN A NUTSHELL

- **What are all** *the different types of milk, how are they different and who should drink what?*
- **How do alternatives** *to cow's milk — soy, rice, goat — compare nutritionally?*

It's a valuable contribution to our diet for many reasons, including its range of vitamins and minerals. But milk factories are now churning out more varieties of milk than you've had milkshakes, so which should you be drinking?

TYPES OF COW'S MILK

Fat content

Full-cream is the most popular: it's milk as it comes from the cow, except that it's pasteurised and usually homogenised (see *Milky words*, far right). It's about 4% fat. May also be called 'whole' milk or just 'milk'.

JONATHAN — FOUR YEARS OLD

The best choice for Jonathan is **full-cream milk**. When children have finished breastfeeding or infant formula, they should be drinking full-cream milk till they're at least five, as they need all the nutrients and energy full-cream milk can provide, including the fat. If you're concerned about your child's weight, check with your GP or dietitian before putting them on reduced-fat or other modified milk.

- **Reduced-fat milk** has less than 2% fat; examples include **DAIRY FARMERS Lite White, PAULS Trim** and **PAULS PhysiCAL** (which is also calcium-enriched).
- **Low-fat milk** has less than 1% fat; **PURA Light Start, PURA Tone, PAULS PhysiCAL No Fat** and **DAIRY FARMERS Shape** are examples and are all calcium-enriched.
- **Skim milk** is the lowest-fat milk, containing no more than 0.15% fat. Examples include **DAIRY FARMERS Skim** and **PAULS Slim**.
- **Reduced-saturated-fat milk:** This has the milk fat removed from it (most fat in milk is saturated), and replaced with monounsaturated fat. The aim is milk with a creamy texture, but not the saturated fat. If you're watching your fat or cholesterol levels, skim milk is the lowest in saturated fat, but if you're not keen on its texture, this is a good choice. **PAULS Dairywise** and **DAIRY FARMERS Farmers Best** are examples.

Milk plus

- **Vitamins, minerals or protein added:** These can be low-fat, reduced-fat or whole milk 'enriched' with vitamins, minerals or protein. Calcium-enriched is a common example. (You need calcium at all ages; combined with weight-bearing exercise it will build up bone density.) Iron may be added, such as **PURA Edge** (reduced-fat) and **DAIRY FARMERS Life** (low-fat). The iron's not as easily absorbed by your body as the iron you get from red meat (haem iron), so don't rely on it as your main source.

Other milks

Unhomogenised milk: Left standing, cream will rise to the top of unhomogenised milk — it's the way many people remember milk used to be (*see Milky Words*). **PAULS Cream Top** is an unhomogenised milk.

Extra-creamy milk is higher in fat and kilojoules than full-cream milk. **PURA Gold** and **PAULS Extra Creamy** are examples.

Ultra-heat-treated (UHT) or long-life milk: UHT milk has been heated to a very high temperature to destroy any spoilage micro-organisms, and then cooled quickly. It's then packed in sterile packaging under sterile conditions, and will keep for many months without refrigeration. Refrigerate to cool it just before opening, and once open use it like normal milk. UHT milk doesn't lose nutrients during processing, so has the same nutritional value as normal milk.

Lactose-reduced milk: Lactose is the natural sugar in milk. Although some people do have trouble properly digesting lactose, many more people diagnose themselves with this problem than actually suffer from it. Usually this milk has an enzyme added to it, which breaks down the lactose to make it easier for lactose-intolerant people to digest. **DAIRY FARMERS Reduced Lactose** milk (UHT), **LIDDELLS Lactose Reduced** milk (UHT) and **PAULS Zymil** (fresh or UHT) are examples. You can also buy lactase tablets from a chemist to add to your preferred milk to break down the lactose.

Organic milk: This has the same nutrition profile as its non-organic counterparts, but the milk's been obtained from cows on dairy farms that use organic practices. If you prefer to buy organic products, make sure they're from a certified organic producer. CHOICE, September 2000, has more on these.

ALTERNATIVES TO COW'S MILK

Rice milk: Usually made from rice, water and vegetable oil, rice milk contains no dairy products and is usually low in fat (particularly saturated fat), but it's not a good source of calcium or protein. If you choose to drink it as a replacement for dairy milk, make sure it's fortified with calcium and other vitamins and minerals found naturally in milk, or you'll be missing out on valuable nutrients.

WHAT'S WHAT?

We've given some examples of widely available brands for different types of milk. You may find supermarket or regional brands in your area that we haven't included, but by looking at the packaging and nutrition information you should be able to tell which category they fit into.

JOSIE — 20 YEARS OLD

Josie's a university student who studies full-time, works part-time and is weight-conscious. She should be looking for a **low-** or **reduced-fat, calcium-enriched milk,** and perhaps even one that's enriched with iron for an added boost.

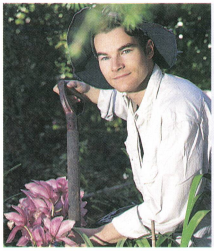
Goat's milk: There are a few nutritional differences between cow's milk and goat's milk, but nothing significant. If you have an allergy to cow's milk, the effectiveness of goat's milk as a replacement depends on the protein you have an allergy to, as they have many protein components in common. Calcium and fat content are roughly the same. Goat's milk is said to be easier to digest because the fat globules are smaller, but once cow's milk is homogenised, there's little difference.

Soy drink: The most popular alternative to dairy milk for vegans and lactose-intolerant people. On the nutrition front, soy drink has no cholesterol, is low in saturated fat (compared to regular milk, where two thirds of the fat is saturated) and is just as good a source of protein. It can also help lower cholesterol, and may help reduce the symptoms of menopause. However, studies into soy are ongoing, and some research suggests its hormonal effects aren't always

MILKY WORDS

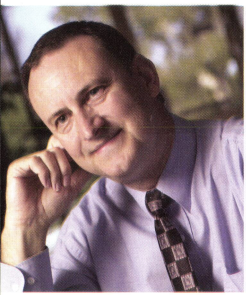
Pasteurised: *This process destroys harmful micro-organisms that may be in the milk. It involves heating the milk (but not as much as for UHT) and cooling it very quickly. If milk hasn't been pasteurised it must be labelled with a warning.*

Homogenised: *It's unusual to find milk these days that hasn't been homogenised. It means that the cream or milk fat that would otherwise rise to form a creamy layer on top of the milk remains distributed evenly throughout it. It's done by passing the milk under pressure through tiny holes, which makes the fat globules the same small size, giving the milk a smoother, creamy texture.*



MATT — 25 YEARS OLD

Matt's a labourer, so expends a lot of energy. He likes the taste of full-cream milk, and because he currently has no trouble with his weight and requires all the energy intake he can get, **full-cream milk** should be fine for him. Ideally, though, he'd consider a **reduced-saturated-fat milk** to cut back on the saturated fat while maintaining the same energy intake.



KEITH — 40 YEARS OLD

He's an office worker who's not very physically active and has a family history of heart disease. Keith should be taking all the heart-protective measures he can, the main one being to cut down on saturated fat. **Skim milk** is the best option, but if Keith just can't give up the flavour and texture of full-cream milk, **reduced-saturated-fat** milk, which still has a creamy texture, would be the alternative choice. He could also give soy drink a try, as it's been shown to help lower cholesterol.

beneficial. There's also increasing evidence that it may affect the thyroid function in some people. Research into the risks and benefits of soy is ongoing. Watch out for an article on soy in an upcoming issue.

If you're using soy drink instead of cow's milk, go for a brand that's fortified with calcium. Unfortified soy drink is very low in it (about 13 mg per 100 g compared to around 120 mg per 100 g for fortified soy drink).

SUE — 54 YEARS OLD

Sue's experiencing the first signs of menopause, and should be getting as much calcium as possible as well as trying to keep her diet low in fat. She should be looking for a **low-** or **reduced-fat**, **calcium-enriched milk**. Sue could also try soy drink, which may reduce symptoms of menopause, but it must be calcium-enriched.

Did you know?

- Milk (including UHT once it's opened) should be **stored below 4°C** all the time to stop it going off. Keep it out of the fridge for as little time as possible.
- The **use-by date** on milk is a guide to how long the milk will last if it's not opened. Once opened, use it within four to five days or it'll go off.
- Milk can become **oxidised**, giving it an unpleasant flavour, if it's exposed to sunlight or is left too close to a fluorescent light source. It's not harmful, and most milk packaging is either opaque to protect against this or has an inbuilt protective barrier, but in extreme cases it can still happen.
- Milk can be **frozen**, but it's not recommended — it upsets the protein and may result in the milk having a curdled appearance. If you do freeze milk, defrost it in the fridge. Better still, choose UHT milk that, unopened, lasts unrefrigerated for months.
- **Dairy vs plants as a source of calcium:** There's a school of thought that doesn't agree with current dietary guidelines recommending milk and dairy products as the best source of calcium — recommendations backed up by many reputable nutrition bodies worldwide. Followers believe a plant-based diet is a better source of many nutrients, including calcium. With enough care and knowledge, it's possible to obtain sufficient calcium from non-dairy sources. However, for the majority of us, dairy is the most convenient and useful source.

ALF AND DORIS — IN THEIR 70S

They don't drink much milk, but should be drinking a **calcium-enriched** version to help increase their bone strength, and if they're also on a low-fat diet for possible heart problems, a **low-fat** calcium-enriched milk.

Update Windows

Give your computer a makeover.

If you have an internet connection, you can fix software problems in your version of Windows and update its features. Microsoft has web pages dedicated to updates for Windows. The updates are of two forms:

- Critical updates to fix known problems and plug security holes. These are especially important if you use the internet regularly and use Internet Explorer and/or Outlook Express.
- Other updates may add features, provide updates to existing programs on your computer — such as Internet Explorer — or fix small problems and issues.

STEP-BY-STEP

To update Windows, first connect to the internet, then click on your Windows Start menu, and select Windows Update. You can also click on Start, then Settings, and choose Windows Update.

If those options aren't available, head to http://windowsupdate.microsoft.com or, in Internet Explorer, select Tools, then Windows Update. This will take you directly to the Windows update site. From here you can access product updates, which differ slightly for each version of Windows (see *Different strokes*, right).

Windows Update will check details of your operating system and recommend patches and upgrades. (None of the information collected is sent to Microsoft.) You may be prompted to install and run Windows Update control. This is the program that handles the scanning, downloading and installation, so choose Yes.

Once complete, Windows Update presents a list of recommended updates. Each option has a tick box, so you can read the description and decide whether to remove any or include additional selections. You can also use this section to find out what updates you have installed, and to uninstall or reinstall any previous updates you've made. These extra options are available from buttons at the top of the page.

Once you've chosen the updates you require and viewed the checklist, Windows Update prompts you to start downloading. Depending on what you've chosen, this may take over an hour — to estimate the time it'll take, assume that 1 MB takes about five minutes to download. If your download will take too long, choose only the critical updates — these fix major problems with your operating system, and often provide vital internet security.

Top: First choose what updates you want, or find out what you've already updated. Above: Check how how big the download is before continuing.

You'll get a pop-up information box to show the progress of your download and as soon as it finishes, Windows installs the new updates. This usually means you'll need to restart your computer, and Windows may perform additional installation steps as the computer restarts.

DIFFERENT STROKES

Each version of Windows has a slightly different version of Windows Update, so you may see a different website or different options from the pictures here.

- Microsoft no longer supports Windows 95, but it provides limited updates. Most of these are available by clicking Product Updates from the main Windows Update page, but there are also downloads available from the Windows 95 download page www.microsoft.com/windows95/downloads/default.asp. Unfortunately, these won't help you through the downloading steps — you'll have to manage it yourself.
- In Windows 98 and Windows Me select Product Updates from the main page to start the scanning.
- In Windows XP choose 'Scan for updates' on the main Windows Update page. ■

TIP

Be warned: some updates can't be uninstalled, so check before you go ahead.

WEBSITE FOR YOUNG PEOPLE

The Commonwealth Bank recently launched www.dollarsandsense.com.au, a website targeted at young people with information on a variety of money issues, including earning, saving and spending.

The family is the most popular source of information for 14 to 21-year-olds in relation to setting up a savings account, personal budgeting, investing and financial planning, reports a study commissioned by the bank.

The report showed that while young Australians think financial management skills are important, they don't consider themselves quite up to the mark. Parents surveyed also said there's a significant gap between the financial knowledge they think their children should have and what's in fact the case.

ISA

NEW ONLINE SAVINGS ACCOUNT

COMMUNITY FIRST Credit Union has released an online banking service website at www.easystreet.com.au, including a fee-free online savings account.

A minimum deposit of $1000 is needed to open it, and you can withdraw money at any time with no prior notice. At the time of writing the account offered an interest rate of 5%. It and most other online savings accounts only allow phone and internet transactions and you need to link them to another account to access your savings, but they usually offer very attractive interest rates. The table lists accounts and the rates they pay on $1000.

ELECTRONIC ACCOUNTS

Institution / account (in order of interest rate)	Interest rate for $1000	Website	Phone
EASYSTREET EasySavings	5.00	www.easystreet.com.au	1300 13 14 65
AMP BANKING EasySaver	4.80	www.ampbanking.com.au	13 30 30
DRAGONDIRECT Directsaver	4.75	www.dragondirect.com.au	1300 30 10 20
ING Direct Savings Maximiser	4.75	www.ingdirect.com.au	1800 133 464
QLD PROFESSIONAL CU Netsaver	4.70	www.qldprofcu.com.au	1800 172 054
AMP BANKING EasyLiving	4.00	www.ampbanking.com.au	13 30 30
MELBOURNE CU Wealth Accumulator	2.00	www.mcu.com.au	1800 808 908

Source: Cannex, current at September 5, 2002 *CU Credit union.*

Super legacy

TIM TURNER

Our July 2002 *Hip Pocket* item about superannuation beneficiaries resulted in several inquiries from readers.

Kathleen Johnson of Melbourne (right) writes: "You mention that the beneficiary of your super must be a financial dependant. What's the situation then for people (such as myself) who have no dependants? I would like to know what happens to my money in the event of my death."

A 1999 amendment to superannuation law permits super funds to allow their members to make binding beneficiary nominations. That amendment says you may nominate a dependant or your personal legal representative as beneficiary of your super death benefit. In Kathleen's case, she could nominate her legal representative as both super beneficiary and the executor of her will. They would then pass on the death benefit according to the terms of her will.

Unfortunately, not many super funds have adopted rules to allow members to make such binding nominations. Most funds still require you to nominate 'dependants' as beneficiaries of your super entitlements.

Dependants are defined as including a person's spouse, or those living in a marriage-like relationship, children (including adult children and adopted children but not necessarily stepchildren), and a person financially dependent on you at the time of your death. Same-sex couples will need to demonstrate financial dependence.

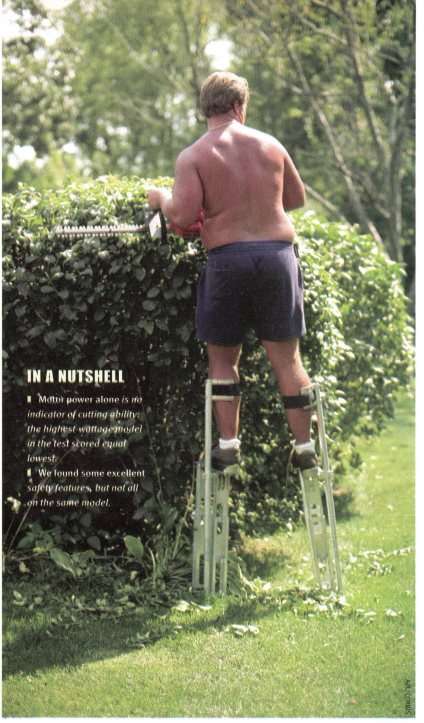
Consult your fund's trustee to find out the exact definition of 'dependant' included in your trust deed. If you don't have any dependants, check that you can make a binding nomination to make your legal representative the beneficiary of your super death benefit.

If, even after consulting your fund's trustee, you have any doubts about your super fund's rules, it's probably worth seeking legal advice.

Check that a super fund can comply with your wishes when you join and nominate a beneficiary. It's also worth reviewing your nominated beneficiaries to make sure they either fit the definition of a 'dependant' or comply with your fund's rules regarding binding nominations.

A cut above?

Hacked off with gnawing at that hedge with hand clippers? Our test sorts out several electric hedge trimmers to do the job well for you.



IN A NUTSHELL

- Motor power alone is no indicator of cutting ability: the highest wattage model in the test scored equal lowest.
- We found some excellent safety features, but not all on the same model.

Electric trimmers can be really useful for keeping that wayward hedge in check, but be careful to choose a model that can cope with your type of foliage. The cheapest models were really suitable only for very light-duty work, and one of them couldn't even do that.

A couple of the more expensive machines ($250–$300) performed well and have good safety features, though the top-rating model (**AL-KO H 450 SE**) has a mid-range price of $159.

As we often find with power tools, motor power isn't a good guide to a model's cutting ability. Factors such as design come into play too. The highest-powered model, the **RYOBI RGT 420**, scored last for both cutting and use on heavy growth.

Safety

Safety is a very important issue with these machines: there's the potential to sever power cords or even fingers in a fraction of a second.

All the trimmers tested are fitted with a guard between the blade and the handles, but the **AL-KO**, **MAKITA**, **METABO** and **VIKING** have a useful wrap-around front handle design that allows you to change grip slightly (see the photo, page 42). They all have a switch on each handgrip so you have to press both together to operate the trimmer. The **METABO** has an extra switch so you can use it with both hands on the rear handle, which could be useful if you have a tall hedge.

ON TEST

Eight electric hedge trimmers costing up to $300 and with motor power between 400 W and 650 W. We tested on three types of hedge — leafy, leafy/woody and woody — and also found the maximum branch diameter each trimmer could reliably handle. We also assessed them for ease of use.

WHAT TO BUY

AL-KO H 450 SE	TEST BUY	$159
MAKITA UH 4850		$300
METABO HS 8345 S		$249
BOSCH AHS 4-15		$110

The **AL-KO** offers the best combination of performance, safety and price, but we particularly like the **METABO**'s quick-stopping system. If you need a trimmer with extended reach, the **METABO** has the advantage.

What to look for

Ease of use

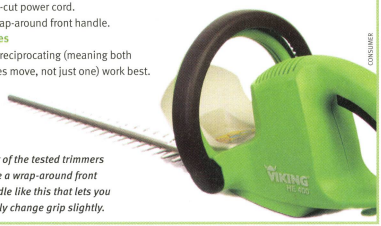
- Light weight, but good balance is important too.
- Low noise.

Safety

- Instantaneous blade stop — a system that disconnects the blades from the motor drive, allowing the blades to stop while the motor runs down.
- No-cut power cord.
- Wrap-around front handle.

Blades

Dual reciprocating (meaning both blades move, not just one) work best.



Four of the tested trimmers have a wrap-around front handle like this that lets you safely change grip slightly.

KEEP YOURSELF SAFE

When using a trimmer, dress the part:

- *Don't wear loose or flapping clothing.*
- *Wear solid shoes and make sure you have a good footing before starting work.*
- *Wear leather gardening gloves.*
- *Use eye protection.*
- *Keep the electric cord behind you.*

On all the trimmers, the non-moving part of the cutter sticks out sideways beyond the moving teeth, to lessen the risk of you cutting anything other than a hedge.

The **AL-KO** is fitted with an excellent shielded power cable, which is bigger than the blade teeth openings, so the trimmer can't cut its own cord. All but the **RYOBI** have some form of hook system to take the strain off the connection between the power cable and its extension plug.

The **METABO** has a very effective rapid-stopping system. When the machine is stopped, the blades disconnect from the motor drive and stop instantly. You can hear the motor running down while the blades are stopped. We think this is a very worthwhile feature: it could save your finger. The **AL-KO** has a similar 'instantaneous blade stop' feature, but it doesn't work as fast as the **METABO**'s.

Blade replacement/sharpening

Only the **RYOBI** had any instructions on blade sharpening; the **METABO** recommends the trimmer is sent to a service centre, while **BOSCH** just says not to sharpen the blades — whether this means they won't need it or you just replace them instead isn't clear. Both **AL-KO** and **BLACK & DECKER** told us the blades won't require sharpening so long as the machine is used in accordance with their instructions.

Blades can be removed most easily on the **MAKITA**, **METABO** and **VIKING** because the trimmer body doesn't have to be dismantled.

Cutting ability

The **AL-KO, BOSCH, MAKITA** and **METABO** had the best cutting scores, with clean cuts and no crushing or jagged edges. The **GMC**, **RYOBI** and **BLACK & DECKER** all showed some evidence of these.

If you only have a leafy hedge, any of the top six models might be suitable, but the top four would reward you with clean cutting, no motor slowing and no need for significant force. The **VIKING** and **BLACK & DECKER** weren't quite as good, but managed the leafy hedge acceptably well. The **GMC** jammed and the **RYOBI** slowed noticeably under load.

For the leafy/woody hedge, the **AL-KO** and **MAKITA** performed best, and the **AL-KO** was also best on a woody hedge. The **METABO** and **MAKITA** sometimes jammed because they allowed bigger branches to enter the cutters than could be successfully cut.

If you have a largely woody hedge, a heavier-duty trimmer (electric or petrol) could prove better than any of the models we tested. ■

	PERFORMANCE					6 FEATURES			
Brand / **model** (in rank order)	**1 Overall score** (%)	**2 Ease of use score** (%)	**3 Cutting score** (%)	**4 Heavy growth score** (%)	**5 Noise** (dB)	**Dual reciprocating blades**	**No-cut power cord**	**Instantaneous blade stop**	**Wrap-aro front han**
AL-KO H 450 SE	88	82	100	68	92	✓	✓	✓	✓
MAKITA UH 4850	82	84	85	70	87	✓			✓
METABO HS 8345 S	82	86	85	70	86	✓		✓	✓
BOSCH AHS 4-15	80	73	85	78	88	✓			
VIKING HE 400	75	81	75	65	87	✓			✓
BLACK & DECKER GT 350 Type 4	69	72	70	60	90	✓			
GMC Hedgehog MX 510 K	56	55	55	60	89	✓			
RYOBI RGT 420	50	59	45	50	91				

Profiles

Models in the *What to buy* list are profiled in rank order from left to right. Prices are recommended retail, as provided by manufacturers in August 2002.

AL-KO H 450SE

Price: $159

BEST BUY

GOOD POINTS

- Clean, sharp cut.
- Good handle design.
- Excellent electric cord safety.

BAD POINTS

- Noisiest in the test.

MAKITA UH 4850

Price: $300

GOOD POINTS

- Clean, sharp cut.
- Good handle design.
- Low vibration.
- Easy blade removal.

BAD POINTS

- Heavy.
- Sometimes jammed on branches larger than 14 mm.

METABO HS 8345 S

Price: $249

GOOD POINTS

- Good handle design.
- Low vibration.
- Excellent 'instantaneous blade stop' feature.
- Easy blade removal.

BAD POINTS

- Heavy.
- Sometimes jammed on branches larger than 14 mm

BOSCH AHS 4-15

Price: $110

GOOD POINTS

- Clean, sharp cut.
- Cut any branch that passed through stops.

BAD POINTS

- Annoying high-pitched noise.

WHAT ABOUT THE REST?

- If you only have a leafy hedge, a model with a slightly lesser cutting performance, such as the **VIKING** or **BLACK & DECKER,** may do the job, but they won't perform quite as well as one of our top four models.
- The **RYOBI** and **GMC** just don't really come close to the rest for either performance or ease of use.

ELECTRICAL HAZARD

*The **AL-KO**, **METABO** and **BOSCH** all have motor-cooling slots that are relatively close to live internal electrical parts. This is a potential hazard, as a damp piece of twig or other debris could poke through the slots and give you an electric shock. It's a remote possibility, but better design detail could have eliminated the risk.*

PROFILES: CORDLESS MOWER

SPECIFICATIONS

arpening structions	Bar length (cm)	Weight (kg)	7 Motor power (W)	Origin	Warranty (years)	Manufacturer / distributor	Price ($)*
	44	3.1	450	Germany	1	Al-ko	159
	48	3.5	500	Germany	ns	Makita	300
	47	3.6	500	Germany	1	Metabo	249
	48	2.9	400	Switzerland	1	Bosch	110
	50	2.9	400	Germany	1 **(A)**	Stihl	279
	58	2.6	400	UK	2	De Walt	110
	60	3.2	600	China	2	GMC	99
	44	2.8	650	China	1	Ryobi Technical	99

* *Prices are recommended retail, as provided by manufacturers in August 2002.*

ns *Not stated.*

(A) *Extended to two years for domestic use only, and service conditions apply.*

1 Overall score

The overall score is made up of:

- Ease of use: 30%
- Cutting score: 50%
- Heavy growth score: 20%

2 Ease of use score

This is based equally on balance, comfort, handle design, vibration, left/right-hand operation, ease of changing blades and the effect the length of the blade has on balance.

3 Cutting score

This is based equally on the quality of cut, leafy hedge performance, leafy/woody hedge performance and woody hedge performance.

4 Heavy growth score

This is based on the maximum-diameter branch that could be cut.

5 Noise

Measured at the user's position.

6 Features

See *What to look for*, far left, for more on the features. All models have safety tooth extensions.

7 Motor power

The manufacturers' published ratings. As the scores show, higher power doesn't automatically lead to better performance.

COMBO BLENDERS/

A food preparation dream or a sto

IN A NUTSHELL

- **On test:** *10 blender and food processor combination units.*
- **The range of what they can do** *is impressive, and one of them could be the single, do-it-all gadget you're looking for.*
- **But: the trade-off** *for a large variety of functions is having more bits and pieces to store — and then there's the washing-up.*
- **Before buying,** *think what you'd do with it and how often you'd use it. You may be better off with a couple of single-purpose gadgets instead.*

PHOTOS: ANTHONY CAMERS

WHAT TO BUY

KAMBROOK Multi Food Pro KFP70	BEST BUY	$102
KENWOOD Multi Pro FP480		$180
BREVILLE Super Wizz Duo FP30		$181
SUNBEAM MultiProcessor Plus LC6900		$229

What do these combo units do? With a blender/food processor that chops, grates, slices, kneads and mixes, not to mention chips, grinds, whisks and juices, the question is what *don't* they do? Furthermore, on the whole, they do these things well — at least those functions we tested (see note 2, page 47, for more on the test).

Our top-scoring model, the **KAMBROOK**, has the fewest accessories — which, while limiting its versatility, makes storage a lot easier and probably still covers most of what you want to do.

At the other end of the spectrum is the **MOULINEX Ovatio 3 Duo Super Press:** its accessories include a separate grinder (ideal for spices, coffee beans or nuts), a citrus juicer and juice extractor for other fruit and vegetable juices, and a beater. With the accompanying bits and pieces, this amounts to a whopping 28 pieces all up.

ARE THEY WORTHWHILE?

If you're deciding between getting a combo blender/processor, or perhaps a separate food processor and a stick blender, think about what you'll use them for and whether you have the bench or cupboard space.

The versatility of the combo machines has a certain appeal. But whether or not you'll find all the possible features useful is something only you can decide. Do you cook up a storm often enough for it to be worth

Safety concerns

Every time we've reported on food processors over the last 12 years or so, we've commented on how easy it is to stick your hand too far down the feed chute and injure it on the slicing or shredding blade. It's even possible to reach the mixing blade (at the bottom of the bowl) of the **BREVILLE** — see right — if your hand's quite small.

Of course manufacturers (and common sense) tell you not to do this, and a pusher's provided to feed items down the chute, but human nature being what it is, that's not failproof. Making the chute too long and/or narrow for the average adult hand would be an easy and much safer alternative.

FOOD PROCESSORS

and washing-up nightmare?

the hassle of hauling the (sometimes quite heavy) machine out of the cupboard, rounding up and assembling all the bits and pieces, then cleaning up afterwards?

Another possible hassle, especially if you only want to use the blender, is that you have to set up the food processor bowl as well and lock the lid into place for the blender to work. This is a safety feature — when you turn the machine on, both the processor and blender spindles turn, and having the bowl in place means you won't accidentally get something caught on it. The blender spindle is protected by a lid when not in use.

The **KENWOOD** has only one spindle, which not only makes it lighter and more compact but means you only have to set up the part you want to use.

THE BOTTOM LINE

If you have plenty of bench space on which you could leave a combo model more or less set up, and often do lots of grating, slicing or whatever, it could be a godsend — especially if you can get the kids to wash up! And with some you can even put some parts in the dishwasher — although the plastics may deteriorate over time.

Other people, though, might find it ends up at the back of a cupboard, and that it's easier to grab the trusty old grater or the stick blender instead.

What to look for

Are the blender jug and food processor bowl the right size for your needs? Consider what you'll be using it for, where it'll be stored and the number of people in your household.

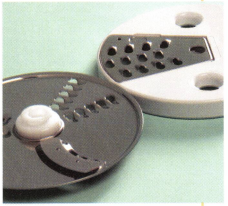
Some come with additional accessories you may find useful, such as a chipper (for chips and julienne vegetables), citrus press, juice extractor, beater/whisk (for whipping cream or egg whites), kneading blade (for pastry) and grinder (for nuts, coffee, spices). See the table for accessories that come with the models on test.

Onboard storage for blades is ideal — it protects the blades (and you) and you always know where to find them. The **BREVILLE** and both **SUNBEAM**s have onboard storage for at least some of the blades. Some (the **KENWOOD**, both **MOULINEX**s and the **SUNBEAM Maestro Pro**) come with separate storage units or racks, which at least keeps everything together.

Onboard storage for accessories makes good sense.

A double feed chute with a fat and thin section allows better control of smaller foods (like carrots) when slicing or shredding. The **BREVILLE**, **KENWOOD** and **RONSON** models have this.

For easier, more effective cleaning, it helps if the blender jug and blades can be disassembled. Only the **KENWOOD** in this test could be taken apart for cleaning.



Reversible (left) vs clip-in (right) blades — see below for the pros and cons.

Some blades are reversible discs so, for example, there's a grating blade on one side and slicing blade on the other: the **KAMBROOK**, **KENWOOD** and **PRIMA** have these. This means fewer bits and pieces to worry about.

Other models have rectangular or wedge-shaped blades that slide or clip into a disc that fits over the plastic shaft in the processor bowl. This can be fiddly, and there's a greater chance of cutting yourself.

Profiles

Models in the *What to buy* list are profiled from left to right. Prices are recommended retail, as provided by manufacturers in July 2002.

KAMBROOK MULTI FOOD PRO KFP70

Price: $102

BEST BUY

GOOD POINTS

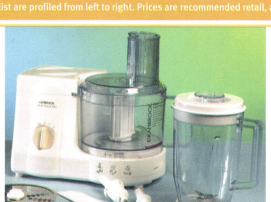
- Excellent results for slicing, chopping, mixing, kneading, blending and grinding.
- Easy to use and clean.
- Controls are easy to use.
- Reversible disc blades for slicing and shredding are easy to use.
- Instructions are very comprehensive and easy to understand, with key diagrams, recipes and a procedures guide for various types of food.

BAD POINTS

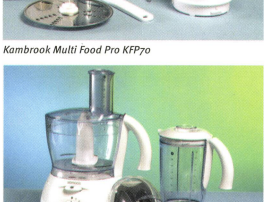
- Pulse action requires a little force.
- Food can become trapped under the lip of the processor lid; this can be difficult to clean.
- Not dishwasher-safe.
- Fewer accessories than other models (although this makes it easier to store).

FOR PEOPLE WITH A DISABILITY

- It's easy to operate, with fewer bits and pieces than other models, and is recommended for people with sore or weak hands or a cognitive impairment. For people with poor vision, it's better than many others.



Kambrook Multi Food Pro KFP70



Kenwood Multi Pro FP480

KENWOOD MULTI PRO FP480

Price: $180

GOOD POINTS

- Excellent results for chopping, mixing, kneading, blending and grinding.
- Easy to clean: blender assembly can be taken apart.
- Single drive shaft used for both blender and food processor (see *Are they worthwhile?*, page 44).
- Reversible disc blades for slicing and shredding are easy to use.
- All parts are dishwasher-safe (except for the whisk drive).
- Twin feed chute.

BAD POINTS

- Pulse action requires a little force.
- Very basic instructions.

FOR PEOPLE WITH A DISABILITY

- For people with poor vision, it's better than many others.

	PERFORMANCE					FEATURES		6 ACCESSORIES		
Brand / model (in rank order)	1 Overall score (%)	2 Performance score (%)	3 Ease of use score (%)	4 Ease of cleaning score (%)	5 Noise (dB)	Dishwasher-safe	Cord storage	Mixing / kneading blade	Chipping blade	C j
KAMBROOK Multi Food Pro KFP70	86	96	80	70	77		✓	✓ (C)		
KENWOOD Multi Pro FP480	84	95	65	80	86	✓ (A)	✓	✓ (C)	✓	✓
BREVILLE Super Wizz Duo FP30	82	93	70	70	79	✓ (B)	✓	✓	✓	✓
SUNBEAM MultiProcessor Plus LC6900	82	98	70	60	81	✓ (B)	✓	✓	✓	✓
RONSON Pro Duo 500 8347	78	93	65	60	81		✓	✓		
MOULINEX Ovatio 3 Duo Super Press AATE43	77	93	60	60	78	✓ (A)	✓	✓		✓
MOULINEX Ovatio 3 Duo AAT7	75	88	65	60	80	✓ (A)	✓	✓		✓
PRIMA PFP500	75	85	60	70	76	✓ (B)		✓ (C)	✓	✓
RONSON Multi Chef 2 8369	75	89	60	60	79		✓	✓		
SUNBEAM Maestro Pro 750 LC5800	74	93	50	60	83	✓ (A) (B)	✓	✓	✓	✓

* *The weight includes the base unit, the food processor bowl and mixing blade, and any attachments normally stored onboard.*

** *Prices are recommended retail, based on information provided by manufacturers in July 2002.*

(A) *Except the whisk drive.*

(B) *Dishwasher-safe parts may discolour and scratch through prolonged use of a dishwasher (also see the profiles, below).*

(C) *This model doesn't have a purpose-made mixing/kneading blade, but you can use the processing blade for these purposes.*

BREVILLE SUPER WIZZ DUO FP30

Price: $181

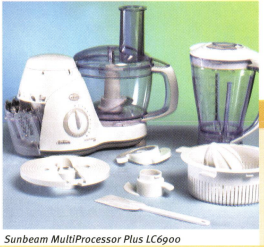
GOOD POINTS

- Excellent results for slicing, chopping, mixing, kneading, blending and grinding.
- Easy to use and clean.
- Onboard storage for blades.
- The processing bowl, lid, food pusher and juicer attachments can go in the dishwasher (on the top shelf only).
- Twin feed chute.
- Instructions are very comprehensive and easy to understand, with key diagrams, recipes and a procedures guide for various types of food.

BAD POINTS

- Food processor feed chute is large enough to allow your hand to touch the mixing blade (see *Safety concerns*, page 44)
- Poor result for crushing ice.
- Large and bulky to store.
- Pulse action requires some force.
- Food can become trapped under the lip of the processor lid, which can be difficult to clean.
- Grime can become trapped in crevices around the controls and around the blender drive shaft.

Breville Super Wizz Duo FP30



Sunbeam MultiProcessor Plus LC6900

SUNBEAM MULTIPROCESSOR PLUS LC6900

Price: $229

GOOD POINTS

- Excellent results for slicing, chopping, mixing, kneading, blending, grinding and crushing ice.
- Easy to use.
- Onboard storage for blades.
- Dishwasher-safe (on the top shelf only).
- Instructions are very comprehensive and easy to understand, with key diagrams, recipes and a procedures guide for various types of functions.

BAD POINTS

- Can be fiddly to position the blades into the blade holder; blades are more exposed, with less area to grip than with similar designs on other models.
- Large, bulky unit to store.

WHAT ABOUT THE REST?

The four in the *What to buy* list were slightly better, but there were no major shortfalls with any of the others, and all scored well for performance. You'd probably be reasonably happy with any of them, especially if you got it for a good price.

SPECIFICATIONS

ice tractor	Beater / whisk	Grinder	Claimed capacity jug / bowl (mL)	Weight (kg)*	Warranty (years)	Origin	Manufacturer / distributor	Price ($)**
			1000 / 700	3.1	1	China	Breville	102
	✓		1500 / 1500	2.6	1	China	Kenwood	180
			1500 / 1500	4.0	1	Turkey	Breville	181
	✓		1500 / 1750	4.0	1	China	Sunbeam	229
	✓		1200 / 1500	3.4	1	China	Breville	140
	✓	✓	1500 / 1500	4.0	1	France	Groupe SEB	299
	✓		1500 / 1500	4.0	1	France	Groupe SEB	279
	✓		1500 / 1100	2.9	1	China	Prima	99
			1000 / 800	3.0	1	China	Breville	112
	✓		1500 / 1500	3.2	1	Turkey	Sunbeam	200

1 Overall score

The overall score is made up of:

- Performance: 50%
- Ease of use: 25%
- Ease of cleaning: 25%

2 Performance score

The combo units were tested and scored on the following:

- **Food processor:** Chopping carrots, raw chicken and onions; slicing carrots and bananas; shredding cheese and carrots; mixing cake mix and mayonnaise; kneading short-crust pastry.
- **Blender:** Blending and mixing pumpkin soup; grinding nuts; crushing ice.

3 Ease of use score

This includes ease of using the controls, and of installing and removing the blender, bowl and accessories.

4 Ease of cleaning score

Considers general cleaning and disassembly of parts for cleaning.

5 Noise

Noise was measured at the user's level with only water in the food processor. Things like crushing ice will be a lot noisier.

6 Accessories

All the tested models come with blades for chopping, shredding (or grating) and slicing. Additional attachments are shown in the table.

recalls&bans

Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Federal Treasury website: ***www.recalls.gov.au****. If you don't have web access, call the* ***Safety Policy Unit*** *on (02) 6263 2747.*

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

RECALL OF MEDICINES CONTAINING KAVA

The Therapeutic Goods Administration has issued a recall of **all medicines containing kava.** This follows the death of a woman from liver failure complications who'd been taking medicine that contained kava. See our *Choice Cut* on page 4 for more details.

THE PRODUCT: Heinz has recalled **Heinz baked beans in tomato sauce** (820 g cans with batch codes on the base of the can beginning with UA1692), sold in major retail outlets.
The problem: Possibility of spoilage.
What to do: Don't eat it. Return it to the place of purchase for a refund, call 1800 810 313 or go to www.heinzwatties.com.

THE PRODUCT: Hoa Australia has recalled **Chopsticks brand Yaki Nori (roasted seaweed)** in packs of 10 sheets, 50 sheets (caterers' pack), 100 sheets (caterers' pack), and 30 g packs of shredded soup seaweed, with best-before dates before February 2, 2004, imported from China and sold in Asian grocery stores in metropolitan regions of NSW and Victoria.
The problem: If it gets wet or damaged the caustic ingredient inside the desiccant (moisture-absorbing) sachet may contaminate it — if swallowed, the caustic substance can cause a mild burning sensation, stomach cramps, vomiting and diarrhoea; also irritation and burning to skin.
What to do: Don't eat it. Consult your doctor if you've eaten it and have concerns about your health. Return it to the place of purchase for a refund or call (03) 9546 7277.

THE PRODUCT: Suzuran Japan Foods Trading and **Oriental Merchants** have recalled **Urashima brand Yaki Sushi Nori (dried seaweed)** in packs of 10 sheets (all use-by dates), imported from China and sold in Suzuran Foods at Camberwell, Victoria, Asian grocery stores and major retail outlets around Australia.
The problem: See previous recall.
What to do: Don't eat it. Consult your doctor if you've eaten it and have concerns. Return it to the place of purchase for a refund or call (03) 9813 2042.

THE PRODUCT: Spiral Foods has recalled **Muso brand Mungbean & Soybean Chips** and **Soybean Chips** (baked chips in 50 g packs) sold in health-food stores in NSW, SA, Tasmania, Victoria and WA, and supermarkets in Victoria.
The problem: See above recall.
What to do: Don't eat them. Consult your doctor if you've eaten them and have concerns. Return it to the place of purchase for a refund or call (03) 9429 8655.

THE PRODUCT: Papermoon has recalled **toy farm animal packs** in PVC bags with the header card: 'Farm Animals' (barcode: 9317388615902), sold in discount and variety stores in SA.
The problem: The toy pig is a choking and inhalation risk to small children and is banned in SA.
What to do: Return it to the place of purchase for a refund or call (02) 9669 1488.

THE PRODUCT: Crest Electronics has recalled **Crest power boards** (white, marked with model number PB4 or PB6, N17219, and with a rating of 10 A 240 V (2400 W) 50 Hz), and **Yun brand extension leads** (models XCL203, XCL205, XCL207, XCL210 and XCL220 in white, marked with model number YA3–Z, N17533, and with a rating of 10 A 250 V), sold from October 2001 to July 2002.
The problem: The power boards could catch fire; the extension leads have faulty sockets that don't grip plugs properly and could cause overheating, melting, fire or electric shock.
What to do: Don't use them. Dispose of them appropriately, return them to the place of purchase for a refund or call 1800 773 539.

THE PRODUCT: Coles Supermarkets Australia has recalled **apple corers** with white plastic handles encasing circular metal blades, given away with 2 kg bags of apples in Coles and Pick'n'Pay supermarkets from June 17 to July 1, 2002, in northern NSW and Queensland.
The problem: It may break.
What to do: Don't use it. Throw it away. For information call 1800 061 562.

THE PRODUCT: Breville has recalled **Breville Smart Kettles** (model numbers SK20 and SK25; three-digit batch numbers starting with 8, 9 or 0 — located underneath the kettle), sold from November 1998 to July 2002. (Kettles made after February 2001 are not subject to this recall.)
The problem: The handle may break off.
What to do: Don't use it. Call 1300 727 424 (8.30 am–5 pm, Monday to Friday EST) to find a service agent for inspection and, if necessary, replacement of the handle.

THE PRODUCT: M & U Imports has recalled **Muster hair straighteners** (model 24519) fitted with supply cords marked PATELEC CEM <HAR> N/1186 HO5RR-F.
The problem: The flexible supply cords are a burn hazard.
What to do: Don't use it. Return it to: Reply Paid 75023, M & U Imports, 660A South Road, Moorabbin 3189, for fitting of a new cord plus its return, or call (03) 9555 1533.

THE PRODUCT: Jakks Pacific has recalled aerosol cans of **Smatter spray foam** — Original Smatter, Spit Smatter and Fatter Smatter — featuring 'Nickelodeon™' on the orange handle, date codes from 0492PT to 0952PT (stamped on the base of the can) and sold from April 2002 to July 2002.
The problem: If the can heats up, such as in a hot car, it could explode.
What to do: Don't use it. Take it away from children. Return it to the place of purchase or call 1800 244 543.

THE PRODUCT: Schneider Electric has recalled **Square D brand QOE-RCBO circuit breakers with residual current protection,** made between 1997 and 1999.
The problem: It may not trip when residual current is detected, possibly allowing electrocution or property damage to occur.
What to do: Don't use it. Contact your local Schneider office, call 1300 369 233 or go to www.schneider-electric.com.au.

THE PRODUCT: Austech Industries has recalled **domestic air compressors:** SRT craftmate — model number SRT-1025; batch numbers 0203140301, 0203140201 and 0112050201, sold from March 1 to June 30, 2002, in the NT, Queensland and SA.
The problem: The wiring is incorrectly colour-coded, so doesn't comply with the Australian standard — it may be hazardous if the standard colour-coding is applied, for example during repairs.
What to do: Call Austech Industries on (07) 3875 1165 for instructions on its modification and return.

THE PRODUCT: Spotlight Stores has recalled **children's small folding chairs** (model CC45), sold in Spotlight stores from October 2001 to July 22, 2002, in SA.
The problem: It may cause a serious finger injury and doesn't comply with the Trade Standards Act.
What to do: Don't use it. Return it to a Spotlight store for a refund or call 1300 305 405.

THE PRODUCT: 3M Pharmaceuticals has recalled **Difflam Mouth Gel** in 10 g tubes (Aust R 48597, batch numbers 8177B and 8177D, with an expiry date of June 2005), sold in pharmacies.
The problem: Possible microbial contamination.
What to do: Return it to the place of purchase for a refund or call 1800 22 55 36.

THE PRODUCT: Looksharp Concepts has recalled **Secret Code children's games** (product code 314214 or 460000), sold in Crazy Clark's, Crazy Prices and GoLo stores from 1999 to June 2002.
The problem: The game contains small pieces that may be a choking and inhalation hazard for small children.
What to do: Don't use it and store it securely, so it can't be accessed by children. Return it to the place of purchase for a refund or call Sandy Davis on (07) 3860 9635 or Ros Fraser on (02) 8796 6100

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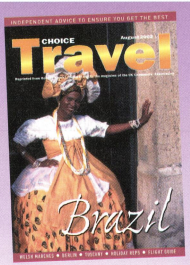

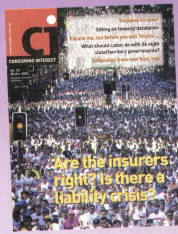

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* indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters. For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and recalls and bans.

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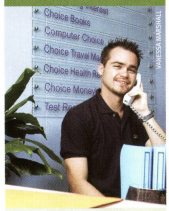

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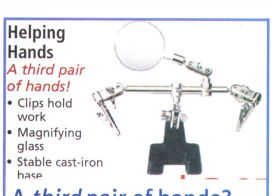
ACTION MAN
(E) Remove wire ties before giving toy to child.
(F) Otez d'abord les fils de fixation de l'emballage avant de remettre le jouet à votre enfant
(E) Please keep these instructions for future reference.
(F) Merci de garder ces instructions pour un éventuel usage ultérieur.

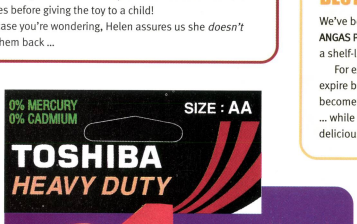
Better yet, keep them in the safe

We all know how important it can be to keep instructions for future reference — especially if they're for a VCR, sewing machine, electronic toy or something like that.

But reader Helen Deacon was amused by an instruction on this Action Man doll packaging to "keep these instructions for future reference" (in 12 languages, mind you) — especially when the only other instruction provided was to remove the wire ties before giving the toy to a child!

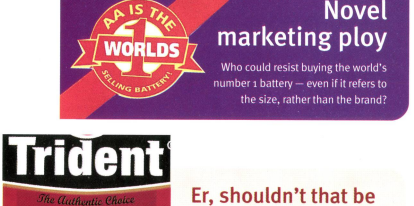
In case you're wondering, Helen assures us she *doesn't* need them back ...


Helping Hands
A third pair of hands!
• Clips hold work
• Magnifying glass
• Stable cast-iron base
A third pair of hands?
To assist the two pairs you already have, presumably.



Novel marketing ploy

Who could resist buying the world's number 1 battery — even if it refers to the size, rather than the brand?


Trident
The Authentic Choice
2 Minute Noodles
Er, shouldn't that be 3-minute noodles?
2. After cooking the noodles for 3 minutes, stir in contents of flavour and oil sachets until dissolved. Serve in a bowl. Add chilli powder sachet to taste. Beware - chilli!

BEST BEFORE BUNKUM

We've been inundated with packets of **ANGAS PARK** dried fruit bearing use-by dates suggesting a shelf-life barely short of miraculous.

For example, one subscriber is pretty certain she'll expire before these prunes — although they could become an interesting family heirloom ... ... while another found this fruit medley quite delicious, despite being well past its best.

HOW ABOUT A LITTLE HELP?

The Hard Word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to C Turner, C Avery, G Bolz, T Ellis, M Grant, B Rogers, B Palmer, L Gale, L Bott, A Goodwin, J O'Neill, J McKee, S Pritchard and H Deacon for their contributions to this month's *Hard Word*. Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.